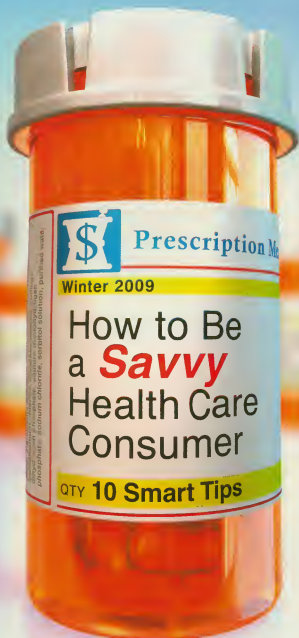


Thrivent

HELPING MEMBERS AND COMMUNITIES THRIVE

magazine



Plus:

How Much Risk Can You Handle? p.8 | Powerful Prayer Journaling p.24

Building Homes in Biloxi p.14 | Generational Attitudes Toward Money p.18



Thrivent Financial for Lutherans®



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Get Ready

Now is the time to take charge of your investment strategy

Today's volatile markets demand a high level of preparation. Investing during times like these can feel a little like riding the waves of a stormy sea. Your Thrivent Financial representative can help you navigate the potential opportunities and pitfalls that the current market presents.

Assess your current investment portfolio. Major market change can cause a shift in your investment portfolio. Consult with your Thrivent Financial representative for a complimentary risk tolerance evaluation. Your representative can help you rebalance and reallocate your investment portfolio to help you prepare for whatever future market conditions arise.

Get a handle on your retirement accounts. Numerous and complicated retirement accounts and statements can lead to confusion and passiveness when it comes to staying on track with investing. We can help sort out your situation and offer guidance.

Special limited time offers. Contact your Thrivent Financial representative for specific information on offers that might help support your investment goals, or visit Thrivent.com/newoffers.

Taking charge of your investment portfolio is critical—especially with today's uncertain markets. Your Thrivent Financial representative stands ready to assist with the tools, advice and solutions to help you get ready.



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It's About Trust

My grandfather had a '54 Chevy Bel Air. He loved that car, and it showed. When I reached my late teens, he let me get behind the wheel. By doing so, he placed his trust in me, just as our members place their trust in Thrivent Financial for Lutherans by giving us something important—their financial assets and their hopes for the future.

I didn't know it then, but watching my grandfather take care of his car provided one of my earliest lessons in stewardship and responsibility. Today, I'm again seeing stewardship and responsibility in action, this time in our organization. During these uncertain times, Thrivent Financial for Lutherans is working for our members in many ways:

- Equipping our financial representatives with the tools and timely information they need to answer your questions.
- Hosting a national Web event in mid-October to let you hear from our experts and ask them questions. (Several questions and answers are still available online at www.thrivent.com/magazine/links.)
- Issuing a special edition of *Thrivent* magazine in November to help you stay informed.
- Creating an email newsletter, *Market Matters*, to send to members when significant changes are happening in the financial markets. (You can sign up at www.thrivent.com/magazine/links.)

And within Thrivent Financial, we continue to make wise decisions to ensure that our organization remains fiscally sound, from being diligent with our approach to investments to managing expenses appropriately. We're working with you and for you to help you create financial security.

Thank you for your valued partnership with Thrivent Financial for Lutherans.

Bruce J. Nicholson
Chairman, President and
Chief Executive Officer

OUR MISSION

Thrivent Financial for Lutherans is a faith-based membership organization called to improve the quality of life of its members, their families and their communities by providing unparalleled solutions that focus on financial security, wellness and caring for others.

Thrivent Financial for Lutherans®

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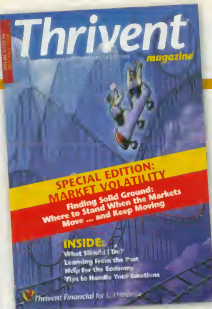
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What About Prayer?

On page 6 of your special edition, you answered the question, "In times of crisis, do you act on your emotions, or ignore them?" But the advice given was sadly lacking, with only a brief

message about going to a sacred place for comfort. No mention was made of prayer, Bible reading, meditation or seeking help from a pastor or Christian friend.

Reading passages such as Proverbs 3:5, Psalm 46:1 and Matthew 6:19-20 would be helpful. And listening to hymns such as "My Hope Is Built On Nothing Less" would be another source of comfort. —MILTON DEXHEIMER
Tonawanda, New York

Make the Switch

Great issue! I especially liked the money-saving ideas you offered in "Make the Switch" on page 5. Here are a few more ideas that come to mind:

Instead of eating out, switch to bagged lunches and home-cooked dinners. Use your answering machine instead of paying for call waiting and caller ID on your phone. And as for PlayStation®, the iPod® and the BlackBerry®, let's get back to basics, please.

At the grocery store, skip the junk food and select foods for health and value. Brew coffee at home instead of buying it by the cup, and consider carpooling or taking public transportation instead of driving alone to work.

At home, keep your hot water heater on a timer, instead of at 120 degrees all the time, and adjust your clothing instead of the thermostat to keep in your comfort zone. Finally, replace incandescent light bulbs with fluorescent ones.

—AL LOHSE
Clermont, Florida

In "Make the Switch" on page 5 of your special edition, you tell readers to send in their money-saving ideas. Instead, let me suggest that you modify the first two ideas you offer:

1. Premium cable to basic cable? Please. Emancipate yourself from the TV. Switch from watching actors live make-believe lives to living your own life. Stop spending hours staring at a piece of furniture.

2. Bottled water to a water purifier? Instead, switch from bottled water to tap water, which pretty much all of us drank before the TV told us bottled water is better. Why buy a water purifier? —HOWARD ABTS
Toledo, Ohio

Talk to Us

We want to hear from you!

Thrivent® Magazine
Letters to the Editor
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Please note: Views expressed in these letters are not necessarily those of Thrivent magazine or Thrivent Financial for Lutherans.

Editor's Note: These letters were received in response to a special market volatility edition of *Thrivent* magazine sent to all members in November. To read more reader responses, go to www.thrivent.com/magazine/links.

Kudos to You

I just read, cover to cover, your special edition on market volatility. It was well written and informative. You gave some good, basic background, defined market terms (not assuming your readers know these) and discussed issues about which all of us are concerned. I appreciate the reassurance and explanation. —MARY KATHERINE JOHNSON
Berkeley, California

Words You Live By

"You, Lord, are all I have, and You give me all I need; my future is in Your hands. How wonderful are Your gifts to me; how good they are!" (Psalm 16:5-6; *Good News Bible: Today's English Version*) —From Suzanne Jaquith of Corry, Pennsylvania, who says:

This passage jumped out at me the first time I read it on a hand-out at a women's retreat almost 30 years ago. It soon became my "Prayer Psalm." I was in the process of putting my mother in a nursing home—not an easy task for an only child, or anyone else

for that matter. Now a mother of three and grandmother of four, I have had many more difficulties, which, if given a choice, I would not have "signed up for." I know, however, that I am always in His care—in good times and not-so-good times.



Send us a Bible verse that is meaningful to you and tell us why. If we select yours for the magazine, we'll send you a gift. Write to the address noted in "Talk to Us" above. Or, email us at thriventmagazine@thrivent.com. To read more Bible verses submitted by Thrivent readers, go to www.thrivent.com/magazine/links.

On Allowances

LAST ISSUE, WE ASKED, "HOW DO YOU IMPLEMENT ALLOWANCES?" YOU SAID:

Allowances teach children how to manage money.

Mine certainly taught me. I pay allowances based on age, with a raise every two years. Payment is not based on chores, which are expected to be done without pay. Tithing is encouraged but not required, because I want my daughters to learn cheerful giving.
—MILO SWANTON
Bloomington, Minnesota

When our oldest daughter turned 7, we began giving her an allowance of \$3 per week for performing a few household chores. We also gave her three jars marked Spend, Save and Donate. Each week, one dollar goes into each jar. **We feel this reinforces the value of saving a third of your income**, the importance of philanthropy and the joy of earning money and spending it in a way that brings you happiness.

—JENNIFER THOMAS VANADIA
Waterford, Michigan

Be careful with giving an allowance to your child. As a family support professional, I have learned that **allowances can lead children to believe that they are entitled to part of their parents' income**. If continued and as they get older, they may begin to think that the world, the government and even God owe them something. Allowances, if given, must be earned for duties performed satisfactorily. We must instill a work ethic in our young and teach them how to be part of the family team and God's team of Christians.

—PERRY SMITH
Wilton, North Dakota

My children, ages 7 and 9, receive a \$5-a-week allowance. **They each have ledgers in which they record all income and expenses.** Allowance is based on a "chore chart" we created together that includes things like homework and vacuuming. They are required to

divide their money: 10 percent into the offering plate, 50 percent into long-term savings and 40 percent for discretionary spending. Not only are they learning valuable skills in both homemaking and finances, they also are learning the value of patience and planning.

—JOSEPH COX
St. Peters, Missouri

When our daughter turned 12 and went to middle school, we increased her allowance to \$20 a week. She can lose a portion of that allowance if she doesn't keep up her household chores.

We also expect grades of As and Bs. Any grade less than a B means that \$5 a week is deducted until that grade turns into an A or B. Missing assignments mean no allowance for the week. My employer ties my annual raise to performance. It's a good idea to have our children start to think this way, too.

—TAMMY MURACK
Waukesha, Wisconsin

We give our 2-year-old daughter (yes, 2 years old!) an allowance of 50 cents per week. Every Sunday, she collects five dimes, which she counts out. She is then asked to count three dimes for spending, one dime for charity and one dime for investing. The idea of "spending, charity and investing" is beyond her understanding. But we want to introduce her to money now, so that when she is older, it becomes natural and instinctive to be financially savvy, yet embody a charitable heart.

—RACHELE PARENTE
Twentynine Palms, California

Editor's Note: To read other responses on allowances, go to www.thrivent.com/magazine/links.

Please note: Views expressed in these letters are not necessarily those of Thrivent magazine or Thrivent Financial for Lutherans.

WHAT DO YOU THINK?

An estimated 16 million Americans find themselves "sandwiched" between loved ones from two generations, reports CBS News.

? If you're a member of the "sandwich" generation, how are you dealing with raising your kids while caring for your parents?



LET US KNOW at www.thrivent.com/magazine/share. Or, write to us at the address noted on page 3. Select responses will appear in future issues of Thrivent magazine.

Lights, Camera, *Lutheran!*

THE SHOW: Each Sunday at the 10:30 a.m. service, the sanctuary at St. Marcus Lutheran Church in Milwaukee, Wisconsin, becomes a television studio for "Time of Grace," a 30-minute TV program featuring the Rev. Mark Jeske. The senior pastor delivers his sermon not only to his congregants, but also to three TV cameras that send his words into homes across the U.S. "It's a sermon delivered by a friend," says Jeske. The show also incorporates Bible study with Jeske (pictured), filmed in a studio.

THE SPARK: "Time of Grace" was an idea suggested by Washington, D.C.-area businessman Bruce Eberle, who sat on the Wisconsin Lutheran College board of regents with Jeske. "Bruce said, 'Lutherans have a great message that America needs to hear,'" recalls Jeske. "So, he formed a board of directors and helped raise \$750,000 to launch the project. We taped the first broadcasts in August of 2001."

THE IMPACT: About 350,000 people view Jeske's weekly message and countless others go online to watch the show or read Jeske's blog. "The Bible tells us that all faith comes from hearing the message, and the message is heard through the Word of Christ," says Jeske. "By getting the Gospel message into people's homes, it will work its way into their hearts."



For more information on "Time of Grace," including local TV listings, links to Jeske's blog and his YouTube page, visit www.thrivent.com/magazine/links.



Hair to Spare?

For most of us, a haircut is just an item on the to-do list. But for those planning to donate their hair to people in need of a wig due to illness, a simple haircut takes on remarkable meaning. Three of the largest national organizations that exist to collect hair and fashion it into wigs for women and children are Locks of Love, Wigs for Kids and Pantene Pro-V Beautiful Lengths. For more information on these organizations, including how to donate, go to www.thrivent.com/magazine/links.

Tara Perre, a Thrivent Financial for Lutherans employee, and her daughter, Abbey, started growing out their hair in November 2007. A year later, on Nov. 1, 2008, they had their hair cut. Tara sent her 10-inch ponytail to Locks of Love. Abbey's 8-inch ponytail went to Pantene Pro-V Beautiful Lengths.

Don't Pass the Salt

THE FDA RECOMMENDS consuming up to 2,300 milligrams of sodium a day—that's equal to about one teaspoon of table salt. But some Americans are consuming as much as two times that amount! Taking in too much sodium can compromise the health of your bones, heart and kidneys. To cut some sodium from your diet, pay attention to labels and eat accordingly, says Elisa Zied, a spokesperson for the American Dietetic Association. Below, some ideas:



Sodium-Rich Foods

Campbell's condensed chicken noodle soup: **890 mg** sodium per serving

Canned green beans: **204 mg** sodium per serving (1/2 cup)

Store-bought Italian salad dressing: **486 mg** sodium per serving (2 tablespoons)

Zied Says...

"Soups have an enormous amount of sodium. Look for lower- or low-sodium options."

"Fresh fruits and vegetables are very low in sodium, but if you're buying canned vegetables, they may contain a lot of salt."

"Use things like olive oil and vinegar as a dressing instead of creamy salad dressing. That's going to enhance the flavor and minimize the sodium."

Alternatives

Campbell's Healthy Request condensed chicken noodle: **470 mg** sodium per serving

Fresh green beans: **3 mg** sodium per serving (1/2 cup). Frozen and unsalted green beans: **1 mg** sodium per serving (1/2 cup)

Homemade red wine vinegar and olive oil dressing with Italian seasoning: **about 1 mg** sodium per serving (2 tablespoons)



It took the Rev. Stuart Dornfeld six months and more than 12,000 LEGO® bricks to complete his replica of Emanuel Lutheran Church.

LEGO-Loving Lutheran

LAST YEAR, the Rev. Stuart Dornfeld, a Thrivent Financial for Lutherans member, built an exact replica of his church, Emanuel Lutheran in Brandon, Wisconsin. His material of choice? LEGO® bricks ordered on eBay®. When complete, Emanuel LEGO Church measured 27 inches tall, 40 inches long and 17 inches wide. Its sanctuary, like the real one, had 15 stained glass windows, a baptismal font and a communion rail. It held up to 150 LEGO minifigures. "I'm a big kid at heart," he says. "I started collecting LEGOs and wanted to create something from my real life."

PHOTO ABOVE COURTESY OF THE REPORTER/JUSTIN CONNAR

Waste Not



THE AVERAGE U.S. HOUSEHOLD throws out nearly a quarter of the fruits and vegetables it purchases. That adds up to about \$500 each year for a family of four, according to a study by the University of Arizona.

Avoid wasting food—and dollars—by:

- **Purchasing realistically.** Do you have a specific meal in mind for that cauliflower? If not, buy not.
- **Storing produce properly.** Generally, the way it's displayed at the supermarket (refrigerated, for example) is the way to store it at home.
- **Eating what you buy.** Don't reach for a boxed dinner when there are salad fixings in your produce drawer.

How to Spend Less Next Christmas

With bloated Christmas-season credit card statements landing in American mailboxes, January is the perfect time to commit to smarter spending choices for 2009. If you're experiencing post-holiday spending blues, pledge to yourself—and your wallet—that you'll follow these tips the next time around.



Sharpen Your Shopping

What's the busiest shopping day of the year? The Saturday before Christmas, according to the International Council of Shopping Centers. And shoppers who wait until the last minute are more likely to break the bank to buy that perfect gift. Instead, start shopping now. Make a list of recipients and gifts. Then browse the Web when you have time, scour end-of-season sales and seek those once-a-year deals. The result: A closet full of paid-for presents before Thanksgiving.



Rethink Gift Giving

Big families can mean big spending. Instead of buying an individual gift for each of your five sisters and their spouses, why not suggest an alternative? Draw names for a family-wide game of Secret Santa, send a family check to a favorite charity or adopt a family in need and buy presents for them together. Whatever you do, get your family's buy-in early—it may take everyone awhile to adjust their expectations.



Get a Little Crafty

For the teachers, mail carriers and Sunday School aides on your list, consider homemade holiday gifts. Hot chocolate in a jar is a sweet-and-easy way to say "thanks." For recipes and printable jar labels, go to www.thrivent.com/magazine/links.



Create a Christmas Budget Today

Instead of swiping your credit card aimlessly in December, create a holiday budget now, save accordingly and then buy gifts using the cash you've saved. Once it's gone, it's gone. You may have to adjust your gift-giving goals, but think how great it will feel not to suffer the post-holiday spending blues in January 2010.

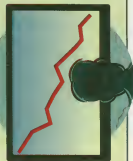
How Much Risk Can You Handle?

Tumultuous financial markets mean many investors are learning the true meaning of the term “risk tolerance.” When markets are moving up, taking more chances with your investments may seem like a good idea. But falling markets can lead to sleepless nights. This quick risk tolerance quiz is a simple way to start finding out how much risk you can handle. Are you too timid, too aggressive or just right? The result may surprise you.

by Gene Walden

1. How close do you think you are today to your retirement savings goals?

1. I'm close or already there.
2. I'm on track for my age.
3. I don't know.
4. I was on track, but now I'm behind.
5. I'm saving here and there, but I know it's not enough.
6. I haven't started saving for retirement.



2. The stock market—and your investment portfolio—drop 25 percent in value over a short period. You...

1. Sell all your shares.
2. Sell some of your shares.
3. Keep all of your shares.
4. Buy more shares.

3. At this point in your life, what do you need your investments to do?



ILLUSTRATIONS: MARK MATCHO

8. When deciding how to invest money, your goal is to invest in something that...

1. Will not lose value.
2. Is guaranteed to earn money, even if it offers a low rate of return.
3. Could gain a lot of value, even if there is a risk of losing money.

9. How would you describe your financial status?

1. I live paycheck to paycheck.
2. I have a decent job, but it's still tough to keep up with the bills some months.
3. I have a secure job, can pay my bills each month and still contribute to my savings.
4. I have a secure job and plenty of savings to see me through retirement.

10. Imagine you're getting a new job with several incentive options. Which would you choose?

1. A five-year employment contract.
2. A \$20,000 signing bonus.
3. A series of incentives that could boost your salary by several thousand dollars a year for the next few years.

1. Be nearly my entire source of income.
2. Provide some income for expenses.
3. I don't need any income from my investments right now.

4. You've been planning a family vacation, but shortly before your departure, you lose your job. You...

1. Cancel your trip.
2. Plan a less expensive getaway.
3. Go ahead with the planned vacation but vow to job hunt when you return.
4. Plan a more extravagant trip. Hey, this could be the last time you'll have the chance for a while.



5. You are financially responsible for...

1. Yourself and at least two other family members (e.g., a spouse and child, parents).
2. Part of your family's expenses; another family member helps out, too.
3. Yourself and one other family member.
4. Just yourself.



6. If you could, which is the riskiest physical activity in which you'd be willing to participate?

1. A stroll around the neighborhood.
2. A bike ride on rolling terrain.
3. Downhill skiing.
4. Skydiving.

7. Your job is...

1. Hanging by a thread.
2. Pretty secure.
3. Doesn't matter—I'm planning to leave for another opportunity soon.
4. Doesn't matter—I'm already financially secure.

Score Your Results

To determine your investment risk tolerance, add up the numbers that correspond with your answers on the 12 questions above. In other words, if you circled number 3 on question number 1, that gives you a score of three points for that question.

35-47 points. Aggressive.

You're interested in the greatest possible growth of your assets. Some year-to-year volatility is acceptable in exchange for potentially high long-term returns.

23-34 points. Moderate.

You prefer stability in your life and in your investments. That said, you are able to tolerate some investment ups and downs.

12-22 points. Conservative.

Solid, steady and secure—that's how you like your investments. Preserving savings you accumulate throughout your life is priority No. 1.

11. These days, regarding my investment returns...

1. The thought of short-term losses makes me lose sleep at night.
2. Short-term losses are mildly upsetting, but I'm in it for the long haul.
3. Short-term losses? No big deal.



12. You're organizing a family reunion at a local park this weekend and just heard a forecast for a 50 percent chance of rain. You...

1. Immediately alert your relatives that the venue has moved to your garage.
2. Investigate how much it would cost to rent a large tent.
3. Send a quick "you might want to bring an umbrella" email.
4. Fret not. A little rain never hurt anyone.

Gene Walden is a nationally known finance writer living in Eden Prairie, Minnesota. He has published more than a dozen books on business and investing, and has written for publications including *The Wall Street Journal* and *Money*.

THE BEST NO-RISK CALL YOU CAN MAKE

This quiz, though not scientific, should give you a better understanding of the risk level that suits you best. The next step? Talk with your Thrivent Financial representative, who can take you through a comprehensive risk tolerance assessment (find it online at www.thrivent.com/magazine/links) and help make sure your retirement strategy is in line with your needs and threshold for risk. ■



We're all feeling the pain of rising health care costs. How can you minimize the impact on your pocketbook?

by Karen Ansel

A recent survey of 70 of the nation's largest health care insurers reveals you can expect to pay as much as 10 percent more at the doctor's office and pharmacy in 2009. But before you forgo that annual physical or cut back on your prescription medication, consider this: "People don't realize they can save quite a bit on health care by doing a little legwork and shopping around," says Fred Brock, author of *Health Care on Less Than You Think* (Times Books, 2006). Surprised? Here are 10 smart ways to make the most of your health care dollar.

1. Get regular check-ups and vaccinations

"If you don't invest in your body up front, you're going to get dinged down the road," says Dr. Nancy L. Snyderman, chief medical editor for NBC News. Between lost time at work, doctor's visits, lab tests and prescriptions, getting sick gets expensive. An annual physical can nip chronic ailments like high blood pressure and diabetes in the bud, while vaccinations for the flu and pneumonia can guard against preventable illnesses.

2. Ask your doctor for samples

The next time your physician prescribes a new medication, ask if he or she has samples. These allow you to test-drive your new medicine for side effects before you actually invest in it. Or, see if your doctor has sample cards. These are like drug company-sponsored gift cards, and you can redeem them at your pharmacy for a free short-term supply of your new medication.

3. Get to know your pharmacist

Your pharmacist is your best friend when it comes to helping you save money on medication. One way is by splitting pills for you. "Some pharmaceutical companies price their medications per pill—not by strength," says Thrivent Financial for Lutherans member Jay Beyer, a pharmacist and owner of Beyer's Pharmacy in Aurora, Indiana. "If you take half of a higher dosage, you only pay half the price."

Your pharmacist also can speak to your doctor to make sure you are getting the least expensive medication to treat your condition. What's more, he or she can ensure you receive generic drugs whenever they're available—a choice that can save you between 35 and 60 percent.

About 10 percent of people account for more than 60 percent of spending on health care in the U.S. —Kaiser Family Foundation

4. Be a comparison shopper

You might think lab tests, X-rays and outpatient procedures all cost the same, but prices can be surprisingly inconsistent. "The cost of a colonoscopy varies immensely around the country, even within a given region," says Brock. "Depending on where you go, it can vary by hundreds of dollars." Rather than going to the lab around the corner or the outpatient facility next to your doctor's office, call around for the best price.

5. Don't be afraid to negotiate

Did you know that your hospital charges a person without health insurance substantially more than they'd charge an insurance company? That's because hospitals and insurance companies routinely negotiate prices. And you can, too.

"If you are facing a big medical bill because you don't have insurance, are underinsured or are opting to go out of your network, the trick is to negotiate with your health care provider on the costs of surgeries and procedures," says Brock. "That way, you can get your provider to accept something close to what they would have accepted if you had adequate insurance."

A reasonable goal is half of what you owe. Once you've settled on a figure, don't be afraid to ask if you can pay in installments, instead of in one lump sum. Note, however, that this tactic won't work if you have adequate health insurance and are staying in network, as costs already have been established between your health care provider and your insurance company.

6. Skip unnecessary screenings and procedures

Regardless of your health care coverage, out-of-pocket expenses such as co-pays can add up quickly. Talk to your doctor about tests and



Say What?
Health care terminology //
you need to know

Generic drugs //

Prescription medications with the same active ingredient as brand-name drugs. These usually cost 35 to 60 percent less than their brand-name counterparts.

Underinsured //

Not having enough insurance to cover your health care costs.

She Did It!

Thrivent Financial for Lutherans member Ruth Clark, 64, of Mountain Home, Arkansas, knows what it's like to get a second chance. Diagnosed with type 2 diabetes in 1998, Clark ignored doctor's orders to eat right and watch her weight—until she fell into a six-day diabetic coma four years later. The experience made her realize it was time to take her diabetes seriously.

After her release from the hospital two weeks later, Clark



Ruth Clark, healthier and happier

"You really have to shop around, and I do," she says. "I go to more than one grocery store to save money, because I'm on a limited budget." Clark also cuts costs by using a generic diabetes drug instead of brand-name one. And because she carefully manages her blood sugar, she's cut the amount of insulin she needs (and has to pay for) in half.

Now Clark is spreading the word by volunteering at the Reppell Diabetes Learning Center, where she learned so much about how to care for herself. "What I learned at Reppell literally saved my life," she says. "Volunteering there is my way to help others." —K.A.

threw herself into diabetes management classes at the nearby Reppell Diabetes Learning Center. There she learned to eat right and manage her blood sugar, and she's been reaping health and financial benefits ever since.

Eating nutritionally balanced meals is a must for Clark. But she doesn't let her need for a healthy diet break the bank.

One in seven Americans has no health insurance.

—Center for Disease Control (CDC)

procedures he or she has ordered and find out if they are necessary for your particular situation. "If you're going in for elective surgery, find out how much it will run you," says NBC's Snyderman. Be clear that while you want excellent care, you also need to take a close look at line-item costs. "Find out about the anesthesia charge, the surgeon's charge and if these charges are more expensive in a hospital or at an outpatient facility."

7. Use a medical expense flexible spending account (FSA)

If your employer offers a flexible spending account for medical expenses, enroll in it. Medical expense FSAs allow you to set aside pretax dollars from your paycheck to take care of uncovered medical expenses like co-payments, deductibles and even eyeglasses. Because these accounts have a use-it-or-lose-it rule, experts recommend funding your account with slightly less money than you think you'll use. That way, you won't end up forfeiting the unused balance at the end of the year.

8. Pick a health plan that meets your needs

Employers often offer several types of health insurance plans. Make sure you're choosing the best plan for you and not paying for services you'll never use. For example, if your family is unlikely to need substance abuse treatment or mental health coverage, picking a plan that doesn't cover these things can be less expensive. So can a plan with a higher deductible.

"A high deductible can substantially lower your monthly premiums," says Bruce A. Fear, vice president of Protection Products and Solutions at Thrivent Financial. "For healthy young individuals and families who don't have many medical expenses, it can be a really great way to save dollars." And since tax-free FSAs (see Tip #7) can be used

Medical expense flexible spending account (FSA)

An account offered through your employer that allows you to use pretax dollars for health care expenses. Withdrawals from medical expense FSAs are not taxed. Most have a use-it-or-lose-it rule.

Deductible

The amount you are required to pay for your insurance before your plan will reimburse you for medical expenses.

Use-it-or-lose-it rule

An IRS regulation that requires you use all of the funds in your medical expense FSA within a calendar year. If you don't, you forfeit the remaining funds. Some accounts are permitted to add a grace period of two-and-a-half months.

for unreimbursed medical expenses, including health insurance deductibles, using a medical expense FSA in combination with a high-deductible health insurance plan can be a money-saving approach.

Of course, once you commit to a plan, you'll want to be sure to stay in network by only going to hospitals and providers that accept your insurance.

9. Consider disability income insurance

If you were unable to work due to illness or an accident, would your loss of income make it hard to pay for the portion of your medical expenses that your health insurance doesn't cover?

"If the answer is 'yes,' you seriously need to consider disability income insurance," says Fear. "Usually group disability coverage from your employer only covers up to about 60 percent of your income. And very few people have the means to make up the other 40 percent for more than a few weeks."

10. Take good care of yourself

For optimal health, the Department of Health and Human Services recommends that adults get a minimum of 2½ hours each week of moderate exercise (e.g., walking briskly) and eat a nutritious diet. "Staying healthy is a pretty low-tech and cheap way to save your pennies," says Snyderman. Ask your doctor about the exercise goal and ideal weight that are right for you. **T**

The direct and indirect costs of high blood pressure were estimated to be \$64 billion for 2006. —CDC

U.S. spending on health care is expected to double to \$4.1 trillion by 2016.

—Reuters

Karen Ansel is a Long Island, New York-based health and wellness writer whose work has appeared in Woman's Day, Prevention and Cooking Light.

He Did It!

Steve Zeigler, 53, has had his ups and downs. Literally.

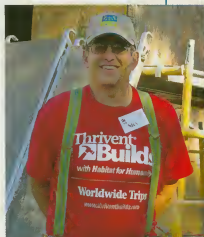
This Thrivent Financial Lutheran Community Services Specialist from Newville, Pennsylvania, struggled with his weight for most of his adult life. For 20 years, Zeigler lost and re-gained 70 pounds several times over. But Zeigler's weight woes weren't his only challenge. He also battled depression.

In 2005 things changed. "I met the love of my life and got married for the first time a year later at the age of 51," he says. "The wedding was one motivation to finally take the weight off."

How did Zeigler break the yo-yo dieting pattern? First he downsized his dinners. Instead of eating a giant meal every evening, Zeigler now eats the bulk of his calories at breakfast and lunch. He also makes time for exercise every day, walking or biking at least half an hour every afternoon and lifting weights two to three times a week.

And the results speak for themselves. Today Zeigler is 50 pounds lighter. Not only does he look and feel better, his new healthy lifestyle also has helped his pocketbook. He and his wife, Debby, cut their grocery bills by growing their own organic produce. Plus, Zeigler saves money at the pharmacy since he no longer needs medication to control his cholesterol.

He can't take all the credit, though. "God helped me with this," he says. "Not carrying all that weight is just wonderful." —K.A.



Steve Zeigler, 50 pounds lighter

[DESTINATION:]

Mississippi

What I learned about house building—and homemaking—while wielding a hammer for Thrivent Builds with Habitat for Humanity.

BY DONNA MULDER

PHOTOGRAPHY BY
OWEN STAYNER



It was only our second day on the Thrivent Builds with Habitat for Humanity® site in Pascagoula, Mississippi, and already the single-family house we were constructing was taking shape. What was simply a foundation when we arrived the day before suddenly had a floor and walls—well, at least the framework of walls.

As I walked through the “rooms” formed by studs—the three small bedrooms, bathrooms, living room and kitchen—I began to imagine a family living there. Although I hadn’t met the family, I could visualize a mom preparing supper in the kitchen and kids playing in the living room or doing homework around a dining room table.

That’s when it hit me: “This isn’t just any house that my Thrivent Financial colleagues and I are helping to build. It’s a home.”



[ARRIVING IN BILOXI]

I knew when I signed on for this Thrivent Builds Worldwide trip that I was in for a life-changing week in Mississippi. I know now that I didn’t have a clue what that really meant!

I’d been in New Orleans twice for business since 2005, when Hurricanes Katrina and Rita leveled the Gulf Coast region. Both times, I was overwhelmed by the devastation. I felt that sensation again last September as my colleagues and I drove through Biloxi, where we stayed for the week.

Again, I saw empty foundations, driveways to nowhere and boarded-up homes and businesses. But this trip was different—this time, I was clearly called to help.

In 2008, Thrivent Financial committed \$2.5 million to Habitat for Humanity of the Mississippi Gulf Coast to build up to 40 homes in the region.

My team of 12 people included colleagues from Michigan, Minnesota, South Dakota and Wisconsin. We were one of nearly 40 Thrivent Financial teams from across the country to build in Mississippi last year. Two member teams—a team of five from Rochester, New York, and a team of nine from various parts of Pennsylvania—shared living accommodations with our team while we were there.

[HAMMERING HANDS, TEACHABLE HEARTS]

I admit I was a little nervous about the trip. After all, I have no construction skills and some flexibility issues thanks to an old sports injury. Plus, I really don't care for heights—not ideal should roof work be required. But I was ready to do what it took to get the job done, even if it meant climbing a ladder!

Our first glimpse of the site where we'd be working took away any lingering anxiety—we were starting at the foundation. And our Habitat for Humanity site supervisor was a great on-the-job teacher. You see, there are no prerequisites to working on a build site. All hands, inexperienced or experienced, are welcome. The only thing that's really needed is a teachable heart.

In four days on the site, our team put in the floor trusses and floor, refurbished and assembled exterior walls, framed all the exterior and interior walls, nailed on the sheathing and put up about two-thirds of the roof trusses.

[GREAT WEATHER AND GUMBO]

Few of my teammates had worked side-by-side previously at Thrivent Financial, but on the build site, we proved a great team. We were blessed with sunny skies and few injuries. (The sore and stiff joints, banged thumbs, scrapes and scratches quickly healed.)

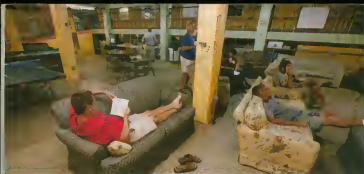
Every day began with prayer and inspiration, and ended with devotions. And every evening, after we put our hammers down for the day, we enjoyed dinner and fellowship before getting a good night's sleep in the "dorms" at Biloxi's Yankie Stadium, a Salvation Army-owned facility.

The cuisine was varied. One night, we sampled gumbo, crawfish cheesecake and bread pudding prepared by local Thrivent Financial representative Terry King. Another



Thrivent magazine editor Donna Mulder (top right) and her teammates pounded thousands of nails while laying the floor, raising the walls and lifting part of the roof on a Thrivent Builds home in Pascagoula, Mississippi.





evening, the three Thrivent Financial teams enjoyed the ambiance and barbecue at a popular nearby eatery called The Shed.

[ON LIVING AND LEARNING]

While we didn't meet the home's future owners, we did have the privilege of working alongside two other future Habitat for Humanity homeowners who were investing hundreds of hours of "sweat equity" into homes in the Gulf Coast region. Their personal stories offered us hope and inspiration. Stories like theirs are the reason my teammates and I decided to leave our families and work responsibilities behind to travel to another region for a week to build a house.

Our final day on site, we inscribed prayers and messages of hope on the wall studs for the home's future owners. They won't see our messages, of course, but I hope they will feel the love that went into building their home. **T**

Donna Mulder, editor of Thrivent magazine, has previously participated in four local Habitat for Humanity builds, including two Thrivent Builds projects.



Prayer and devotions were part of each day, and before leaving the Thrivent Builds site, teammates wrote special messages of hope on the home's wall studs.



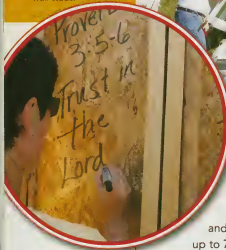
Read More! Check out Donna's journal from Biloxi, Mississippi, at www.thrivent.com/magazine/links. Click on Gulf Coast Community Trip-Donna's journal.

A HAMMER FOR *Your Hand*

You, too, can learn some construction skills and work alongside Thrivent Financial for Lutherans members who share your passion for making a difference.

Join a Thrivent Builds Worldwide team to help build homes in select U.S. locations and around the world. In 2009, Thrivent Builds will begin construction on a community of up to 75 homes in Santa Ana, El Salvador, as well as a new 28-home community in Gulfport, Mississippi. Other opportunities to help give families a "hand up" to economic independence while experiencing another culture are available in locations such as Poland, Portugal and New Mexico. Visit www.thriventbuilds.com/worldwide to form your own team or join a team currently being organized.

If you prefer to stay closer to home, the Thrivent Builds Homes program offers more than 300 local opportunities across the nation. More than 1,000 homes have been built in the past three years through this program. To find a build site in your area, visit www.thriventbuilds.com/homes, click on **Build Locations** and select your state. Thrivent Builds will supply the hammer!





Thrivent Financial for Lutherans®

Articles of Incorporation and Bylaws

PREFACE

The Thrivent Financial for Lutherans Articles of Incorporation and Bylaws printed in this brochure, are part of your fraternal contract with Thrivent Financial for Lutherans. (See Bylaws section 4). They set the framework within which all programs, operations, and policies of this fraternal benefit society must fall. Members of

the Thrivent Financial for Lutherans Board of Directors, as representatives of all members of the society, use the articles and bylaws to make decisions about corporate objectives, policies, and strategy. These decisions, in turn, dictate the course of management decisions.

Recent amendments of the bylaws of the Society are included in this publication.

Articles of Incorporation

As amended December 1, 2005

I

Name

The name of this fraternal benefit society shall be "Thrivent Financial for Lutherans."

II

Place of Business

The principal office of this fraternal benefit society shall be at Appleton, Wisconsin.

III

Powers

For the purposes set forth in these articles, Thrivent Financial for Lutherans, a Wisconsin corporation organized and operating under the laws governing Fraternal, shall have all the powers granted by law.

IV

Purpose

The purpose of Thrivent Financial for Lutherans is to associate Lutherans and their families and persons serving or associated with Lutherans or Lutheran organizations, and their families, who support the mission of Thrivent Financial for Lutherans and thereby enable them through membership in this fraternal benefit society to aid themselves and others with programs of:

1. Insurance and other benefits permissible under the laws governing Fraternal; and
2. Fraternal and benevolent activities in local branches; and
3. Assistance to Lutheran congregations and their institutions; and
4. Assistance to such other lawful social, intellectual, educational, charitable, benevolent, moral, fraternal, patriotic or religious endeavors as the board of directors may determine.

V

Supreme Governing Body

The supreme governing body shall be a board of directors made up of benefit members of this fraternal benefit society. The board shall consist of no fewer than 10 but no more than 12 elective directors, such appointive directors as the board may appoint and not more than two principal officers of the society designated by the board from time to time, all in a manner prescribed in the bylaws. The elective directors shall be elected by the benefit members in a manner prescribed in the bylaws, and shall constitute not less than two-thirds of the members of the board in number.

VI

Membership

1. **Classes of members.** There shall be the following classes of members:

A. Benefit member. A benefit member is a person of age 16 or more who has been accepted for membership in accordance with eligibility rules as determined by resolution of the board of directors and who is an applicant member on a certificate of membership and insurance pursuant to rules determined by resolution of the board of directors, or who receives a settlement agreement benefit by virtue of such insurance. Benefit members may participate in the affairs and activities of the local branch in which they are members and may also hold office therein. Benefit members shall also have the right to vote in the corporate and insurance affairs of this fraternal benefit society according to the articles and bylaws.

B. Associate member. An associate member is a person age 16 or more who has been accepted for membership in accordance with eligibility rules as determined

by resolution of the board of directors and who is issued a certificate of membership. Associate members may participate in the affairs and activities of the local branch in which they are members, and may hold office therein, but shall not have the right to vote in the corporate and insurance affairs of this fraternal benefit society.

- C. **Youth member.** A youth member is a person under age 16 who has been accepted for membership in accordance with eligibility rules as determined by resolution of the board of directors and who is issued a certificate of membership and insurance pursuant to paragraph 2 of this Article VI. Youth members may participate in the affairs and activities of the local branch in which they are members that are offered to youth members, but shall not have the right to hold office or vote in local branch affairs or vote in the corporate and insurance affairs of this fraternal benefit society.

2. **Juveniles.** This fraternal benefit society may insure the lives or disability of children younger than the minimum age for benefit membership but otherwise eligible for benefit membership. Such insurance shall be issued upon the application of some adult person who shall not by reason thereof, nor by reasons of any benefit providing waiver of premiums, become a benefit member. At age 16 the insured juvenile shall become a benefit member.

VII Branches

Local branches may be chartered by the board of directors in a manner prescribed in the bylaws, and shall have such powers as the board of directors shall determine.

VIII Bylaws

The board of directors shall have power to make bylaws, and to repeal or amend them. Notice of changes to the bylaws shall be given to benefit members and applicants for juvenile insurance in a manner prescribed in the bylaws.

IX

Action Without Meeting

Any action required or permitted to be taken at a board of directors meeting may be taken by written action signed by two-thirds of the directors then in office. A written consent under this provision has the same force and effect as a vote of the board of directors taken at a meeting.

X

Amendments

These articles may be amended or repealed in whole or in part by a majority of the votes cast by benefit members. Before submitting such changes to a vote of the benefit members, the board of directors shall approve such changes by an affirmative vote of a majority of the full board. Upon adoption by the benefit members such changes shall be filed with the Commissioner of Insurance of the state of Wisconsin and shall be published in the official publication in a manner prescribed in the bylaws.

NOTICE OF CHANGES TO BYLAWS

The following changes to the bylaws of the society were adopted by the board of directors on December 4, 2008. Text that is added to the bylaws is shown by underline. Text that is deleted from the bylaws is shown strike-out.

Bylaws

As amended December 4, 2008

DEFINITIONS

Section 1. Wherever the term "the Society" appears in these bylaws, it means this fraternal benefit society as named in Article I of the Articles of Incorporation. Wherever the term "board" appears in these bylaws, it means "board of directors."

APPLICATION FOR MEMBERSHIP

Section 2. Application for membership shall be upon a form in use by the Society. Application for youth membership shall be completed by an adult person on behalf of the applicant for youth membership.

JUVENILE INSURANCE

Section 3. Application for juvenile insurance shall be upon a form in use by the Society and shall be accompanied by evidence of insurability (if required) which is acceptable to the Society under its rules and regulations. Juvenile certificates shall be under the control of the adult applicant for the period provided in the certificate. If it be in the best interest of the juvenile as determined by the Society, the applicant may be divested of control of a juvenile certificate. If the applicant has been divested of control of the juvenile certificate or if the applicant has died, control shall be vested in the legally appointed guardian of the juvenile. If a guardian is not appointed, control shall be vested in a person who shall appear to the Society to be an appropriate person to control the certificate by reason of being responsible for the support and maintenance of such juvenile, or by reason of relationship.

FRATERNAL CONTRACT

Section 4. The certificate of membership and insurance, together with any riders or endorsements attached to it, the application, the declaration of insurability (if any) signed by the applicant, the articles of incorporation and bylaws and all amendments to them, constitute the entire contract when it is issued. Any subsequent changes to the articles of incorporation or bylaws shall be binding upon the applicant benefit member, certificate owner, beneficiaries and other persons affected, and shall govern and control in all respects, except that no changes shall destroy or diminish benefits promised in the certificate when it was issued.

BENEFICIARIES

Section 5. Any of the following persons may be designated as beneficiary: the applicant benefit member, wife, husband, child, parent or other person related to the benefit member by blood, marriage or legal adoption; foster parents of the benefit member; betrothed of the benefit member; dependents of the benefit member; or, where not prohibited by law, the estate of the benefit member. With the consent of the Society, any of the following may also be designated as beneficiary: a charitable institution; church or church

organization; educational institution; a nonprofit corporation; any corporation, community chest, fund or foundation described in section 501(c)(3) of the Internal Revenue Code of 1954 and its subsequent amendments, and operated exclusively for religious, charitable, scientific, literary or educational purposes; or a person, corporation, partnership or other legal entity which has an interest in the benefit member, provided that the proceeds are for the benefit, direct or indirect, of the benefit member or the benefit member's family or dependents. Wherever the applicable laws conflict with the above, only beneficiaries permitted by such laws may be designated.

Section 6. Unless the beneficiary designation calls for some other method of distribution, if some beneficiaries of the same class die before the insured, the death benefit proceeds shall be paid in full to the surviving beneficiaries of the same class. Each shall share equally the portion of the death benefit proceeds not otherwise disposed of in the certificate. If all beneficiaries, however designated, are dead when the insured dies, the death benefit proceeds—where not otherwise required by law—shall be paid to the owner or to the owner's estate.

A beneficiary shall not have or acquire any claim against the Society whatever until the insured dies unless otherwise provided by law.

Section 7. No beneficiary change shall take effect unless received by the Society at its principal office or corporate headquarters. When it is received, any change shall take effect as of the date the request for beneficiary change was signed, as long as the request for change was mailed or actually delivered to the Society while the insured was alive. Such beneficiary change shall be null and void where the Society has made a good faith payment of the proceeds or has taken other action before receiving the change.

SETTLEMENT OPTIONS

Section 8. In addition to the settlement options offered in the certificate, the Society may offer any other manner of settlement made available by the Society at the time certificate proceeds are to be paid.

MAINTENANCE OF SOLVENCY

Section 9. If the Society's reserves for any class of certificates, other than those portions of any certificate that provide variable benefits based on the experience of a separate account authorized under Section 10, become impaired, the board may require that benefit members pay the Society an equitable amount to eliminate the deficiency. If the amount is not paid, it shall be charged as an indebtedness against the certificate and shall draw interest at the lower rate of either what is specified in the certificate for certificate loans or what is specified in the certificate under the maintenance of solvency provision. If the owner of the certificate agrees, an equivalent reduction in benefits can be chosen instead of the payment or indebtedness charged against the certificate.

SEPARATE ACCOUNTS AND VARIABLE CONTRACTS

Section 10. The board of directors may provide for the establishment and operation of one or more separate accounts in accordance with applicable law. The Society may issue contracts on a variable basis that provide for the dollar amount of benefits or other

contractual payments or values to vary so as to reflect the investment results of such separate accounts. The board of directors may adopt special procedures or create legal entities necessary or appropriate for the conduct of the business and affairs of any variable contract and separate account. Any provisions of the bylaws that are inconsistent with the provisions of this bylaw shall not apply to any variable contract or separate account.

TAXES

Section 11. If any jurisdiction requires the Society to pay any sum as a tax on its operations, the board may determine an equitable apportionment of the full amount of the taxes paid and make a levy of such amount upon the benefit members and insureds residing in that jurisdiction. Notice of the levy, including the manner in which it is to be paid, shall be given to those affected. If the amount levied is not paid after 60 days from the date of the notice, the amount shall be charged as an indebtedness against the certificate and draw interest at 5 percent per annum compounded annually.

RESOLUTION OF DISPUTES

Section 1112.

- (a) **Purpose.** The purpose of this section is to prescribe the sole means to present and resolve grievances, complaints or disputes between members, insureds, certificate owners or beneficiaries and the Society or its directors, officers, agents and employees. Procedures set forth in this section are meant to provide prompt, fair and efficient opportunities for dispute resolution, consistent with the fraternal nature of the Society, without the delay and expense of formal legal proceedings.
- (b) **Scope.** Except as expressly limited herein (see Subsection §211(e)), this section applies to all past, current and future benefit certificates, members, insureds, certificate owners, beneficiaries and the Society. It applies to all claims, actions, disputes and grievances of any kind or nature whatsoever. It includes, but is not limited to, claims based on breach of benefit contract, as well as claims based on fraud, misrepresentation, violation of statute, discrimination, denial of civil rights, conspiracy, defamation, and infliction of distress, against the Society or its directors, officers, agents or employees. To the extent permitted by applicable law, this section applies to all claims, actions, disputes and grievances brought by the Society against members, insureds, certificate owners or beneficiaries. In the event that a court or arbitrator of competent jurisdiction deems any party or claim in a dispute not subject to this section, this section shall remain in full force and effect as to any remaining parties or claims involved in such dispute. This section does not apply to any claims or disputes relating to major medical insurance certificates or interpleader actions to determine proper owner, beneficiary or payee.

- (c) **Procedures.** No lawsuits or any other actions may be brought for any claims or disputes covered by this section. The following are the steps

and procedures for presenting and resolving disputes:

• **Step 1. Appeal.** Appeal of the dispute to a designated reviewer within the Society as appropriate to the dispute.

• **Step 2. Mediation.** If Step 1 does not result in a mutually satisfactory resolution, either party has the right to have the matter mediated in accordance with the applicable mediation rules of the American Arbitration Association (or the rules of another neutral organization as agreed upon by the parties). The mediation shall be administered by a neutral organization agreed upon by the parties.

• **Step 3. Arbitration.** If Step 2 does not result in a mutually satisfactory resolution, the matter will be resolved by binding arbitration in accordance with the applicable arbitration rules as prescribed by the American Arbitration Association (or the rules of another neutral organization mutually agreed upon) as applicable to the type of matter in dispute. The arbitration shall be administered by a neutral organization agreed upon by the parties. The decision of the arbitrator shall be final and binding, subject only to the right to appeal such decision as provided in the arbitration rules and applicable law. The member, insured, certificate owner or beneficiary shall have the right to be represented by legal counsel of his or her choosing at any time at his or her own expense (unless, as provided in Section §211(f) below, he or she is awarded attorneys fees). If an issue in dispute is subject to law that prohibits parties from agreeing to submit future disputes to binding arbitration, arbitration results shall be non-binding, unless the parties agree to binding arbitration after the claim or dispute has arisen. The Society will take reasonable measures to assure that the dispute resolution process proceeds promptly.

(d) **Costs.** The administrative costs of the mediation and/or arbitration (including fees and expenses of mediators or arbitrators, filing fees, reasonable and necessary court reporting fees) shall be paid by the Society. Provided, however, unless awarded pursuant to Section §211(f) below, each party shall bear its own attorney's fees, expert fees and discovery costs.

(e) **Restriction of Joinder of Disputes.** The procedures of this section are designed to afford individual members, insureds, certificate owners, beneficiaries and the Society a prompt, fair and efficient means of resolving individual disputes. Accordingly, no disputes may be brought forward in a representative group or on behalf of or against any "class" of persons, and the disputes of multiple members, insureds, certificate owners or beneficiaries (other than immediate family) may not be joined together for purposes of these procedures without the express written consent of both (i) all members, insureds, certificate owners and beneficiaries affected thereby and (ii) the Society. The restriction on joinder of disputes contained in this Subsection §211(e) is a condition upon which the agreement to arbitrate contained in Subsections §211(b) and (c) depends. Thus, should a court

or arbitrator of competent jurisdiction deem the restriction on joinder of disputes contained in this Subsection §211(e) unenforceable or otherwise void, there shall be no agreement to arbitrate.

(f) **Remedies.** This paragraph applies to any claim or dispute resolved through binding arbitration as provided in Section §211(c) above, and it applies to any action in a court of law in the event that a court or arbitrator of competent jurisdiction deems any party or claim in a dispute not subject to binding arbitration. Except as expressly limited in this paragraph, the parties to a dispute may be awarded any and all damages or other relief allowed for the claim in dispute by applicable federal or state law, including attorneys fees and expenses if such attorney's fees and expenses are deemed appropriate under applicable law. Exemplary or punitive damages may be awarded for claims arising under applicable federal or state statute(s) to the extent permitted under the applicable statute(s) or, for claims arising under the common law, exemplary or punitive damages may be awarded but may not exceed three times the amount of compensatory damages. In the event that any court or arbitrator of competent jurisdiction deems the foregoing limitation on common law exemplary or punitive damages to be unenforceable or otherwise void under applicable law the remaining portions of this Section §211 shall remain in full force and effect.

RECEIPT OF PAYMENTS NOT A WAIVER

Section 1213. If the Society receives and temporarily holds a payment or premium, this shall not constitute a waiver of any of its defenses. If a certificate has lapsed or been forfeited, or if the Society has received a notice of cancellation, the payment of any premium for the certificate shall not revive or continue the certificate, whether made on notice of premium due or otherwise, and the payment shall be returned to the person making it.

BOARD OF DIRECTORS

Section 1314. The affairs of the Society shall be managed under the direction of the board. The board shall meet at least quarterly. The first regular meeting of each calendar year shall be held during the month of February, on specific dates as set by the board. All meetings shall be held at the principal office or corporate headquarters of the Society unless some other place is designated by the chairman of the board or board. Regular or special meetings of the board of directors or its committees may also be conducted by other means of communication, as prescribed by Wisconsin law, if so designated by the board, the chairman of the board, the chief executive officer, or the chairman of a committee of the board with respect to committee meetings. Special meetings may be called by the chief executive officer, chairman of the board, vice chairman of the board, or upon written request to the secretary by at least five directors. The chief executive officer, the vice chairman of the board, or secretary shall notify the directors, in writing, of the purpose, date, time and place of special meetings at least two seven calendar days before the date of the meetings. Notice may be communicated in person; by mail or other method of delivery; by

telephone, including voicemail, answering machine or answering service; or by any other electronic means. Written notice includes written documents in any form, including electronic transmission, mail and facsimile transmissions. Written notice shall be deemed to be given to a director at the earliest of (a) when actually received by the director, (b) five days after a written notice is deposited in the U.S. mail addressed to the director and post-paid first-class postage paid, or (c) on the date shown on the return receipt, if sent by registered or certified mail, return receipt requested, and the receipt is signed by or on behalf of the addressee, five days after a facsimile transmission is received by a facsimile machine designated by the director as the location for facsimile transmissions to the director. For purposes of this section, notice by electronic transmission is written notice. Oral notice is effective when communicated. Except in the case of removal of a director from office for cause, directors may waive their right to receive notice individually and the board, by unanimous vote of the full board, may suspend the requirement to give such notice.

Section 1415. The board shall elect a chairman of the board and vice chairman of the board from among its members for a term of up to one year. The chairman shall preside at all meetings of the board and perform such other duties as may be designated by the board. If the chairman of the board is a principal officer of the Society, he or she shall be responsible only to the board. The vice chairman shall preside at meetings of the board in the absence of the chairman and perform such other duties as may be designated by the board.

Section 1516. A majority of the members of the board shall constitute a quorum to transact all business unless otherwise required in the articles of incorporation or bylaws of the Society.

ELECTION OR APPOINTMENT OF DIRECTORS

Section 1617. Ten to twelve benefit members shall be elected to the board for terms of office of four years each, the total number serving and the number to be elected in a given year as determined from time to time by resolution of the board of directors, with no less than three or more than four directors being elected in a year when an election is held. The process of election to be conducted in the following manner: The board, as well as each branch, shall have the right to nominate benefit members as candidates for director. All nominations must be reported to the secretary of the Society within the time specified by the board. The secretary shall report the nominations to the board. The board shall then direct the secretary to prepare the ballot and give notice of the election, specifying the time and procedures for election. A vote shall be taken on the candidates by mail, or such other legal means as the board should determine, and shall be reported in the manner and within the time specified in the notice of election. Those elective directors whose terms do not expire with the current election shall constitute the Election Committee. The tabulation of results of the election shall be done by an independent certified public accounting firm selected by the board to report to the Election Committee. The Election Committee shall declare the three or four (depending on the number to be elected) candidates receiving the highest number of valid votes to be

duly elected for a four year term beginning with the first regular meeting of the board in February of the calendar year following election. All elective director terms shall end in February at the end of such four years. Directors shall hold office for the term for which they are elected, unless a director's death, resignation, removal, or ineligibility to serve on the board occurs or the term of a successor begins before the end of such term. Directors may be elected for successive terms, subject to service limitations and other eligibility restrictions in these bylaws.

Section 1718. Vacancies in elective directorship positions shall be filled as soon as possible by an affirmative vote of a majority of the remaining elective directors. Such directors shall fill the unexpired terms and shall be considered elective directors.

Section 1819. Except as provided in Section 2019, benefit members of the Society are not eligible for election to the board for an initial term unless they are eligible to serve the duration of one full four-year term under the age limitation stated in Section 2120 of these bylaws. Employees of the Society, employees of subsidiaries or affiliates of the Society, and persons who sell or manage the sale of Society's insurance or insurance of another insurer that is a direct competitor of the Society are not eligible for election to the board. Former employees of the Society, former employees of subsidiaries or affiliates of the Society, and persons who formerly sold or managed the sale of Society's insurance or insurance of another insurer that is a direct competitor of the Society, are not eligible for election to the board until the expiration of two years from the date of termination of their employment or agency. The board of directors may determine other eligibility rules and requirements for candidates for election to the board of directors.

Section 1920. The board may appoint up to four benefit members of the Society to serve as appointive directors for a term of office of up to one year. Terms of appointive directors end at the beginning of the next regular February meeting of the board after appointment. The board may also appoint not more than two principal officers of the Society to serve as directors as the board shall from time to time determine to be in the Society's best interest. Any appointment or reappointment shall require the affirmative vote of a majority of the elective directors. An appointive director shall be eligible for election pursuant to Section 1617 or appointment pursuant to Section 1718 if the date of initial appointment as an appointive director preceded such director's 67th birthday and if the director is otherwise eligible for election under these bylaws.

Section 2021. No elective, appointive, or principal officer director shall serve beyond January 31 of the calendar year after the calendar year in which age 70 is attained. Except as otherwise provided in this section, no director, except a principal officer director serving at the pleasure of the board, shall serve beyond January 31 of the calendar year after the calendar year in which twelve years of service as a director is completed. In determining the number of years that a director has served for the purpose of this term limitation, a director is deemed to have served (i) six months for each year served as a director prior to January 1, 2001, and (ii) one year for each year served as a director after December 31, 2000. Service on the

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board of directors of a corporation that has merged into the Society is deemed to be service as a director of the Society for the purpose of determining the number of years served by a director. Persons who are directors of the Society at the time this bylaw becomes effective are eligible to complete their current terms and terms starting on or after January 1, 2002, for which they are elected during 2001 without regard to the twelve-year service limitation in this section. In the event of a merger of the Society with another corporation, the directors of the Society who remain as directors and the directors who are appointed as directors in connection with the merger are eligible to complete their initial term as director of the merged Society and are eligible for election or appointment to one additional full term after the merger is effective without regard to the twelve-year service limitation in this section. A director may be removed from office for cause by an affirmative vote of a majority of the full board at a meeting of the board called for that purpose.

CONFLICTS OF INTEREST

Section 2122.

(a) **Conflict of Interest Policy.** It is the policy of the Society to identify and manage conflicts of interest on the part of its directors, officers, employees and agents which might impair their independence of judgment or influence their decisions or actions with respect to the Society's business. The board of directors shall by resolution adopt rules for the required disclosure and evaluation of conflicts of interest by directors, officers, and such other persons as the board may determine. If a conflict is determined to exist for a director, officer, or other person under rules and procedures established by the board with respect to a decision under consideration by the board or a committee of the board, such director, officer or other person shall not vote on the decision or use personal influence to affect the decision. However, any director disclosing a conflict of interest may be counted in determining the presence of a quorum. Failure of a director to disclose a conflict of interest as required by resolution of the board or a failure of a director to eliminate a conflict of interest determined by a majority of the full board to be an unacceptable conflict of interest shall be cause for removal of a director under section 2120 of these bylaws.

(b) **Persons Not Eligible to Serve as Director.**

No person shall be eligible for election or appointment as a director of the Society who is the spouse, parent, child, brother, sister, brother- or sister-in-law, parent-in-law, son-in-law or daughter-in-law of a principal officer or general agent of the Society. If a family relationship referred to in this section begins during the time that a person is serving a term as a director, such director is eligible to complete his or her current term as a director, but is not eligible for re-election or reappointment to the board after expiration of his or her current term. If a director with a family relationship referred to in this section is a principal officer of the Society serving at the pleasure of the board at the time the relationship begins, the board shall determine the period of time the director may remain on the board. Any person

having employment, a directorship, or other relationship that is not permitted for directors of the Society pursuant to applicable law or regulation is not eligible to serve as a director.

(c) **Approval of Employment.** Directors and former directors, except for directors that are principal officers serving at the pleasure of the board, are not eligible for employment, consulting, or providing other service for payment with the Society or subsidiaries or affiliates of the Society unless such employment, contract, or agency relationship begins after termination as a director and is approved by an affirmative vote of two-thirds of the directors then in office.

COMMITTEES OF DIRECTORS

Section 2223. The board by resolution adopted by a majority of the full board may designate a governance committee and one or more additional committees of directors. Each committee shall consist of three or more directors who serve by appointment of the board. Each committee shall have such authority as delegated to it by the board. A majority of the members of each committee of directors shall constitute a quorum for the transaction of all committee business. Vacancies occurring on committees of directors shall be filled by the board as soon as possible.

OFFICERS OF THE SOCIETY

Section 2324. The principal officers of the Society shall be the chairman of the board, chief executive officer, president, secretary, treasurer, and all executive vice presidents and senior vice presidents. Principal officers shall be elected by the board and shall serve at the pleasure of the board. Officers other than principal officers shall be appointed by the chief executive officer or chairman of the board.

Section 2425. The board shall elect the person who shall serve as chief executive officer of the Society. The chief executive officer shall be responsible only to the board. All other officers and employees of the Society, except the chairman of the board and any officers and employees designated by the board to be under the supervision and control of the chairman of the board, shall be under the chief executive officer's supervision and control. Subject to the control and direction of the board, and except for any activities and operations designated by the board to be under the supervision and control of the chairman of the board, all activities and operations of the Society shall be under the chief executive officer's supervision and control.

Section 2526. The board shall establish reasonable compensation for directors and principal officers. The chief executive officer shall establish compensation for officers under his or her supervision and control, other than principal officers, in accordance with policies established by the board. The chairman of the board shall establish compensation for officers under his or her supervision and control, other than principal officers, in accordance with policies established by the board.

OFFICIAL PUBLICATION

Section 2627. The Society shall have an official publication. The name of the official publication shall be determined by resolution of the board of directors. Any notice, report or statement required by law, including notice of election, may be published

in the official publication. If Society records show that two or more members or applicants for juvenile insurance have the same mailing address, an official publication mailed to one of them is deemed mailed to all of them at the same address unless a separate copy is requested.

All amendments to the Articles of Incorporation and Bylaws of the Society shall be published in the official publication not later than four months after the date of filing such amendments with the Commissioner of Insurance of the state of Wisconsin.

An affidavit by the secretary of the Society certifying that the official publication was mailed in accordance with this section shall be submitted to the board at its next meeting after publication of any notice, report or statement required by law. The affidavits shall be filed in the records of the secretary's office.

FISCAL YEAR

Section 2728. The fiscal year of the Society shall begin on the first day of January and end on the thirty-first day of December.

ANNUAL REPORT

Section 2829. An annual statement of the transactions of each fiscal year shall be prepared and published in the official publication within six months following the close of each fiscal year.

LOCAL BRANCHES

Section 2930. Local branches of the Society shall be called "chapters." Chapters shall be created and maintained to foster voluntary activity for aiding such lawful social, intellectual, educational, charitable, benevolent, moral, fraternal, patriotic or religious endeavors as the chapter determines in accord with policies of the board; to provide members with the opportunity to take part in benevolent and charitable activities of the Society; and to provide members with the opportunity to participate in the process of selection of candidates for the board of directors of the Society.

Section 3031. Chapters may be chartered by resolution of the board upon petition to it by 50 benefit or associate members from different households who live in the same general locality. The petition shall indicate acceptance of the Articles of Incorporation and Bylaws of the Society and the constitution for chapters. Chapter charters may be granted by the board pursuant to such petitions when the board determines it to be in the best interests of the Society. Charters may be amended or withdrawn when the board determines it to be in the best interests of the Society. The form of petition, charter and constitution for chapters shall be adopted by the board.

Section 3132. Regular meetings of the chapters shall be held at least once every three months or at least as frequently as may otherwise be required by law. Meetings for election of chapter officers and the selection of candidates for the board of directors of the Society shall be held according to procedures and during the time prescribed by the board.

Section 3233. Chapters may voluntarily join together to assist each other in the performance of their fraternal and benevolent activities, subject to the

supervision and control of the board.

INDEMNIFICATION AND FIDELITY BONDS

Section 3334. The Society, to the fullest extent permitted by present and future law, shall indemnify any person who is or was a director, officer or employee of the Society and any person who at the request of the Society is or was a director, officer, employee or trustee of another corporation, partnership, joint venture, trust or other enterprise, or any director, officer or employee who is or was serving in a fiduciary capacity with regard to any employee benefit plan, against liability for any proceeding in connection with performance of his or her duties, and pay as incurred expenses in connection therewith. In a proceeding related to the entitlement to indemnification or advancement and reasonableness of expenses, the Society intends that such rights may only be nullified by clear and convincing evidence. The rights conferred by this section shall vest immediately at the time a person becomes a director, officer, employee or trustee and shall at all times be equivalent for current and former directors, officers, employees or trustees, provided, however, that no amendment to these Bylaws shall reduce the indemnification rights of former directors, officers, employees or trustees.

The Society may purchase and maintain insurance on behalf of any such individual against liability asserted against and expenses incurred by the individual for any proceeding in connection with performance of his or her duties regardless of whether the Society is required or authorized to indemnify or allow expenses to the individual against the same liability. If such insurance is purchased, the amounts shall be reported on a regular basis to the board or its designated committee.

The Society shall maintain fidelity bonds on the officers and employees and report on such bonds on a regular basis to the board or its designated committee.

AMENDMENTS

Section 3435. These bylaws may be repealed or amended in whole or in part at any regular meeting of the board or at any special meeting called for that purpose. Notice of the proposed change shall be mailed or personally delivered to directors at least 30 calendar days before the date of the meeting. Directors may waive their right to receive notice individually and the board, by unanimous vote of the full board, may suspend the requirement to give such notice. The number of votes required to repeal or amend these bylaws at a meeting of the board shall be an affirmative vote of a majority of the full board. These bylaws may also be repealed or amended in whole or in part at any time by written action signed by two-thirds of the directors then in office. Any changes to these bylaws shall be effective from the date of passage or at such other date as stipulated by the board and shall be filed promptly after adoption with the Commissioner of Insurance of the state of Wisconsin. After filing, the changes shall be published in the official publication as prescribed in these bylaws.

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Committed to Research

Questions for **Darren Bagwell**, director of Equity Research at Thrivent Financial for Lutherans

Q: What is your role with Thrivent Financial?
A: I lead the 20-member team of analysts at Thrivent Financial that provides the proprietary research our portfolio managers use to make investment decisions.

Q: What do you mean by proprietary research?
A: Our analysts, each with at least 15 years of experience, specialize in specific market investment areas or industries, such as retail or technology. They spend all day, every day talking with company leaders, visiting companies, reading federal filings, searching industry magazines, attending conferences, and talking with consultants and outside experts—really doing whatever it takes to get accurate information and insight about a company's strength and performance. While we use Wall Street research as background, we don't rely heavily on broker recommendations.

Q: Why the focus on proprietary research?
A: Thrivent Financial made the commitment to proprietary research several years ago. We realized early on that third-party information was declining in quality and quantity.

Q: How do you do it?
A: Our analysts keep tabs on hundreds of companies, but they follow just 30 to 50 companies closely. In addition, the analysts collaborate with one another. For example, a retail analyst should be sharing insights with a technology analyst regarding retailers who sell computers. It's another source of insight that you don't always get by listening to outside sources. And it allows for that out-of-the-box thinking that can make a significant difference.

Q: What difference does it make to me, as a member?
A: Our own research gives us the insight—and our company culture gives us the reinforcement—to step away from investments that may be popular, but that we determine might be risky. We aren't speculative with our investment approach, and in the current financial climate, that conservatism is paying off. We've been affected like everyone else, but our results are still competitive.

Q: Aren't the most talented analysts in New York?
A: How can we compare in Minneapolis and Appleton? We have plenty of people who have worked in the traditional financial centers like New York City and Chicago—including me! Keep in mind, our professionals have proven track records. Almost all have master's degrees and are chartered financial analysts, which compares very favorably with our competitors. Many of our analysts covered their areas for higher-profile Wall Street firms, and all have deep networks of people within their specific industry. They've seen the market cycles, and their insights and experience are invaluable.

Q: How can I be confident in what you're finding in comparison to others?
A: As a consumer, you shouldn't just look at one or two years of fund performance. You should look at fund performance over the past five years and make your decision. The improved performance of our funds over the past five years speaks for itself. And it's not a coincidence that it correlates with the resource commitment we've made to proprietary research. **T**

Darren Bagwell

Education: BMS from GMI Engineering & Management Institute in Flint, Michigan; MBA in finance from Columbia University in New York
Designation: Chartered financial analyst (CFA)



Learn more at:

www.thrivent.com/magazine/invest

My Generation

Traditionalists, Boomers, Xers and Millennials. Chances are you have heard a lot about these generational groups and know which one you belong to. But when it comes to financial matters and preparing for retirement, what are your generation's strengths and weaknesses? What can you learn from the generations preceding and following yours? Read on to hear from one multi-generational member family and learn more about your own generation's road to retirement.

by Ingrid Skjong



TRADITIONALISTS (1900-1945)

Who They Are: Many Traditionalists (sometimes referred to as Matures) either fought in WWII or were children during that period. Having lived through the Great Depression (or having had parents who did), they subscribe to the “a penny saved is a penny earned” mentality, says Robert Wendover, director of The Center for Generational Studies in Aurora, Colorado.

TRADITIONALIST MEMBER

Name: Ralph Fischer

Relation: Father to Boomer member Vicki Aden

Lives In: Sun City Center, Florida

Born: 1913 (95 years old)

Traditionalist Quality: Fiscally responsible. As an accountant, Fischer has kept detailed records that date back to the 1930s.

On Retirement: He started gradually retiring in his 70s and now lives by himself in a “great retirement community”—near his bank, of course.

In His Experience: “If I can’t save and pay for it, I do without until I can.”



Retirement Checklist:

- ☐ Picking a financial professional with whom you feel at ease is always important, but it's even more vital for Traditionalists, since many decisions made at their life stage are sensitive.
- ☐ Be sure you're making withdrawals at a sustainable rate—you want your retirement savings to last as long as you do. Your Thrivent Financial representative can help you determine the amount and frequency of withdrawals that are right for you.
- ☐ Put an estate plan in place, if you haven't already.

They traditionally have had faith in the government and other institutions when it comes to securing their financial futures, but the recent economic upheaval has shaken even their belief that such institutions will take care of them.

Road to Retirement: Today, Traditionalists control a large portion of the individual wealth in the U.S., says Wendover. The last of the Traditionalists is just reaching retirement age; the older portion has been there awhile. They are experiencing a time when their health—and their future care—is an issue for them and their families.

"The planning process with Traditionalists often centers on finding ways to deal with the consequences of high expenses that are depleting savings and investments," says Richard Steinbrueck, a Thrivent Financial for Lutherans representative in Sun City Center, Florida. Adds Ken Dychtwald, CEO of market analysis company Age Wave, they tend to look at retirement as a three-legged stool: one-third covered by savings, one-third by employer contributions (pensions, etc.) and one-third by the government (Social Security).

Specific Challenges: Traditionalists often believe that Social Security and pension plans will secure their retirement, but income from these vehicles is rarely enough. Historically, Traditionalists also have benefited from housing appreciation, but in many cases, they are now house rich but cash poor—in other words, they have equity in their homes but can't tap into it.

Source Key

1 "The Next 20 Years: How Customer and Workforce Attitudes Will Evolve," by Neil Howard and William Straus, in the *Harvard Business Review* 2 The American Association of Retired Persons (AARP) 3 2008 study by Ernst & Young LLP 4 The Center for Generational Studies 5 Robert Wood Johnson Foundation, 2006 6 Report by Mintel, a market research firm 7 The Project on Student Debt, a Washington, D.C.-based nonprofit organization

What Not to OVERLOOK:

"The primary concern of Traditionalists is having a predictable and adequate income that they will not outlive; minimizing taxes; and having a plan to deal with the inevitable impact of declining health, long-term care and death," says Thrivent Financial representative Richard Steinbrueck.

BOOMERS (1946-1964)

Who They Are: One of the largest generations in U.S. history, Boomers “were the indulged products of postwar optimism.”¹ Despite their early experience with economic prosperity, they are one of the first generations to weather sizeable corporate layoffs. In 2006, Boomers represented roughly 43 percent of the U.S. workforce.

Road to Retirement: Sixty-five percent of those 45 and older say they will delay retirement unless the economy improves. Some are re-entering the workforce.² “The [predicted] tsunamis of retirements aren’t necessarily going to take place,” says Wendover.

Boomers tend to spend rather than save. In the midst of the current crisis, 20 percent of respondents to an AARP poll said they’ve stopped funneling funds into their 401(k), IRA or alternate retirement accounts. For Boomers, “It is not unusual for income from a part-time job, pension and Social Security to minimize the amount they need to take from IRAs and other savings,” says Steinbrueck.

Specific Challenges: Boomers tend to have a lack of financial education and have been somewhat irresponsible with their finances. An AARP poll showed that 58 percent of those responding felt they aren’t saving enough for retirement. And three out of five middle-class new retirees will outlive their retirement assets if they continue their current lifestyle.³

What Not to OVERLOOK:

Millions of Boomers will retire by 2030⁵—and that’s coming faster than most think.

BOOMER MEMBER

Name: Vicki Aden

Relation: Mother to Xer member Tom Moehlman

Lives In: Brandon, Florida

Born: 1944 (64 years old)

Boomer Quality: Rethinking retirement. Aden missed the Boomer cutoff by two years, but often shares the Boomer mindset. She considered getting a part-time job after retirement, for example.

On Retirement: Some of the assets she lives on come from a stock portfolio she inherited. Because of this, she calls herself “extremely fortunate.”

In Her Experience: “Since I’ll be eligible for Medicare next year, we’ll soon evaluate our health insurance coverage to see what makes the most [financial] sense.”

Retirement Checklist:

- ☐ Review your employee retirement benefits (e.g., 401(k), pension) now to make sure your assets are well allocated.
- ☐ Save consistently to build a sizeable nest egg. “As a guideline, you should only have to withdraw 5 percent of your invested assets per year to enjoy a comfortable retirement,” says Thrivent Financial representative Richard Steinbrueck.
- ☐ Check your Social Security statement to see what the estimated benefits are for the age at which you’ll likely retire.





XER MEMBER

Name: Tom Moehlman

Relation: Father to Millennial member Matthew Moehlman

Lives In: Mauldin, South Carolina

Born: 1965 (44 years old)

Xer Quality: Self-reliant. Moehlman isn't depending on the government or his employer to fund his retirement—he's taking it into his own hands by saving steadily and substantially, and making the most of his 401(k).

On Retirement: He began seriously thinking about retirement seven years ago and would like to retire at age 59.

In His Experience: "I'd rather live under my means and be able to pay for what I have than live beyond my means."

What Not to OVERLOOK:

Organized financial paperwork is a must as you get further along in your professional and personal life. Get (and stay) organized by filing bills, investment records and other key documents in one location. Or, go the paperless route by saving bills and statements you receive electronically. (Don't forget to back up your digital files to an external hard drive!)

XERS (1965-1980)

Who They Are: Xers fight against perceptions of laziness and have a seize-the-day outlook. They consider institutions like the government (including Social Security) less-than-ideal allies, and skepticism runs high. They grew up around high divorce rates and tumultuous family situations. They enjoy communicating but have zero patience for fakes and patronization. "Xers learned early on to distrust institutions, starting with the family, as the adult world was rocked by...the rise in divorce and an R-rated popular culture."¹ Xers make up about 30 percent of today's workforce.

Road to Retirement: Xers are content to wait and see what transpires with the current economy, since retirement remains about 20 years down the road.⁴ "They are, by nature, not as trusting of establishments and institutions," says Wendover. An Xer is therefore more likely to research investment vehicles independently and then see if his or her results match that of a financial advisor. If not, they may challenge their advisor's findings.

Specific Challenges:

"The biggest single issue is having a thought-out financial strategy that includes emergency reserves and insurance," says Steinbrueck. Xers don't always feel in control of their financial situation. Credit card debt also is an issue, since Xers view technology (plasma TVs, for example) as essential to their lives. The current economy could make it difficult for them to buy a new home or make other large purchases.

Retirement Checklist:

- ☐ Take advantage of your company's 401(k) plan, maximizing your contribution if possible.
- ☐ Explore options such as risk-based asset allocation or target-date mutual funds—self-diversified mutual funds that can be tailored to an individual's overall risk tolerance or anticipated retirement date.
- ☐ With a good chunk of time left until retirement, you can consider being more aggressive in your investments, including a diversification in bonds, stocks and mutual funds.
- ☐ Like many Xers, you already may have switched jobs—and will switch again in the future. Consider consolidating your retirement accounts to make it easier to track their performance.



MILLENNIALS (1981-2003)

Who They Are: Until now, Millennials have experienced nothing but high economic times. They've also never operated without cell phones, computers and other technology. They enjoy having mentors, are eager to learn and crave uniqueness.

"Record numbers [of Millennials] are gravitating toward large institutions and government agencies, seeking teamwork, protection against risk and solid

MILLENNIAL MEMBER

Name: Matthew Moehlman

Relation: Great-grandson of Traditionalist member Ralph Fischer

Lives In: Mauldin, South Carolina

Born: 1994 (14 years old)

Millennial Quality: Learning quickly. The economic crisis is giving many Millennials, including Moehlman, a lesson in the importance of smart money management.

On Spending: An exception to the rule, Moehlman understands the importance of saving: "I put money in my savings account whenever I can."

In His Experience: "There's a big difference between having money and not having money. And not having money doesn't feel good."

PHOTO: PATRICK CAVAN BROWN

THE ECONOMY Through the Generations

In today's turbulent economic times, helpful historical perspective can be gained by looking at some key economic events faced by different generations.



1907: Panic averted when J.P. Morgan and pool of investors shore up U.S. financial institutions.

1929: October stock market crash sparks Great Depression, which lasts until 1941.



1940-1945:

U.S. economy grows substantially during WWII.

1947: U.S. gross national product begins historic post-war surge, ushering in the golden era of American capitalism, lasting through 1973.

1900

1910

1920

1930

1940

1950

Traditionalists

1913: U.S. Department of Labor founded.



1911: Supreme Court breaks up Standard Oil Company monopoly on oil industry.

Boomers

1938: Congress establishes minimum wage.

1935: Social Security Act becomes law.

work-life balance. ... Their close relationships with their parents and extended families are carrying over into their adult lives."¹

When it comes to factors like credit use and debt, Millennials, who make up a growing percentage of the U.S. workforce, mirror the big spending habits of Boomers—“Maybe on steroids in some cases,” says Wendover.

Road to Retirement: According to Dychtwald, Millennials see a new model of retirement unlike that of Traditionalists and Boomers; they picture their retirement years working part time (to continue to collect paychecks and benefits, and to keep mentally sharp) rather than leaving the workforce completely. Millennials often haven’t started planning for retirement unless their parents have pointed them in that direction or started something for them, says Steinbrueck.

Specific Challenges: Millennials are focused on the here and now, and consequently have many reasons to put off saving for the future. Sixty-nine percent of Millennials who are in a position to enroll in a 401(k) don’t.⁶ Without an early start on retirement savings—and without any employer match that might be offered—they might have to save much more later in life to make up the difference. ■

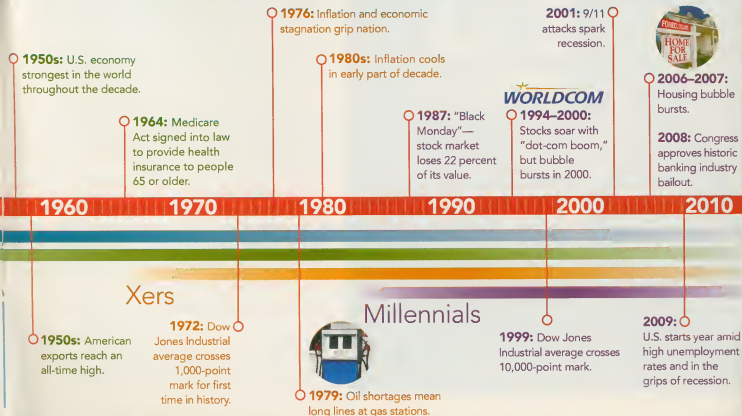
Ingrid Skjong is an editor and writer living in New York City.

Retirement Checklist:

- ☐ If you’ve entered the workforce, enroll immediately in your company’s 401(k) plan to realize the financial benefits of compounding growth.
- ☐ Explore options such as risk-based asset allocation or target-date mutual funds (see Xers’ Retirement Checklist). Or, have a set amount funneled automatically into a savings account with each paycheck.
- ☐ Avoid the Millennial debt trap. 2008 college graduates have an average of \$20,000 in student loans and \$3,200 in credit card debt.⁷

What Not to OVERLOOK:

Many Millennials assume they don’t have enough money to begin retirement planning. “But Millennials, who might live to be 100 years old, need to start saving now,” says Thrivent Financial representative Richard Steinbrueck.



Purposeful Prayer

How journaling can lift your prayer life to a whole new level.

by Joann Nesser with Heidi Pearson

FOR THE REV. PETER BROWN, keeping a prayer journal “is an excuse to stay in God’s presence a little bit longer.” The Thrivent Financial for Lutherans member and senior pastor at St. Mark’s Lutheran Church in Charlotte, North Carolina, has been journaling several times a week for 10 years.

“Journaling aids my reflection,” he says. “It helps me to notice growth and weave things into my heart.” In fact, spending

a few minutes with his journal on a regular basis has become integral to his life. “When I’ve been away from my journal too long, I feel like something is missing,” Brown says.

Is something missing in your prayer life? Starting a journal could be a powerful way to slow down, develop discipline and honor your daily conversations with God. Here are some tips for getting started.

Fit It Into Your Day

Journaling can be done anytime, anywhere. Sure, it might be nice to have 20 minutes of candlelit solitude every day to write down your prayers and reflect on how God is responding. But you’re more likely to start journaling—and *keep* journaling—if you approach it realistically and work it into your already busy schedule.

Consider buying a small journal that’s easy to carry with you in your purse or briefcase (a spiral-bound memo pad works well). Then, you can take advantage of unexpected pockets of time throughout your week—whether in the carpool line at your child’s school or in the waiting room at the doctor’s office.

For Thrivent Financial member the Rev. Dr. Dien Ashely Taylor, a pastor at Redeemer Evangelical Lutheran Church in The Bronx, New York, journaling means jotting down prayers of thanksgiving one day and writing a paragraph or poem the next. He even tapes pictures, notes and drawings into his journal—anything that he finds inspiring in his walk with God. “Looking back on my journal entries helps me see how God has shaped my prayers,” he says.

Make It Enjoyable

Don’t think of yourself as a writer? That shouldn’t discourage you from keeping a prayer journal. While many people find a narrative “diary” format a natural and rewarding way to put pen to paper, other methods can be just as effective.

- **Keep a “prayers and praises” list** in a notebook or on a series of index cards. Spend a moment reflecting on each item during your conversations with God. From time to time, look back on earlier forms of the list and contemplate the big and small ways you’ve seen God respond.



The Rev. Dr. Dien Ashely Taylor at Redeemer Evangelical Lutheran Church, The Bronx, New York

QUOTE

“Journaling aids my reflection. It helps me to notice growth and weave things into my heart.”

—THE REV. PETER BROWN, Charlotte, North Carolina

- **Use a daily calendar** to informally record day-to-day thoughts. On Monday you might feel like writing a page. By Thursday, a simple “Dad’s surgery went great. Thanks, God!” might be the ticket. Looking back on your calendar at the end of each month—and each year—will be a rewarding exercise.
- **Add an element of structure.** Taylor guides at least some of his journal time using familiar aids, such as the Holy Bible or Luther’s Small Catechism. Meditate, for instance, on the Lord’s Prayer before beginning your journaling. Or, commit to writing down one verse of a favorite hymn at the close of each journal entry.
- **Create a space now and then.** Journaling certainly can be done on the go, but you might find it inspiring to journal in a specific setting once in awhile. Taylor suggests creating a space that encourages focus and emphasizes “the physical act of prayer.” For instance, you might light a candle, sit in your favorite chair and hold a cross or look at a piece of religious art.

Always Be Yourself

Be careful not to edit your journal entries. Instead, be candid and be yourself. Write down whatever is on your mind and in your heart—those joys, sorrows, concerns, insecurities and questions that you can share with God alone.

Remember, there is no “right” way to journal. The point is to get purposeful about recording, contemplating and strengthening those conversations with God that are at the heart of our Christian prayer. **✠**

Twin Cities writer Joann Nesser has authored several books on prayer, including the recent Contemplative Prayer: Praying When the Well Runs Dry (Augsburg Fortress).



Learn More Go to www.thrivent.com/magazine/links for a list of online prayer resources.



Praying With Kids and Teens

Prayer can be beautifully instinctual for young people, especially when they know that prayer is simply talking to God. Thrivent Financial for Lutherans member Clea Parker (pictured above, far right), a longtime Sunday school teacher at Christ Lutheran Church in East Point, Georgia, says kids and teens need to understand that God is their best friend. “I tell my students that even things they don’t want to share with anyone else, they can share with their best friend.” Parker suggests the following ways parents and mentors can make prayer a natural part of a young person’s life:

- Frequently pray out loud with and for the children in your life. Keep your tone friendly and informal.
- When a child shares a concern with you, conclude the conversation with, “Now let’s give that problem to the Lord.” Then lead the child in a simple prayer.
- Ask children to lead family prayers, whether that’s at the dinner table, at bedtime or before a soccer game.
- For older children, incorporate a daily devotional guide to enhance their daily prayer habit, either on their own or with family. Visit www.thrivent.com/magazine/links for a list of guides.
- Keep prayers simple and sincere. Make prayer time fun and normal.

Flu Season To-Dos

What can I do to deal with influenza during the next few months?

Dr. Daniel B. Jernigan, deputy director of the influenza division at the Centers for Disease Control and Prevention in Atlanta, Georgia, says:

Get Vaccinated

It's the most effective way to stay free of influenza—a very contagious viral infection that causes fever, congestion, muscle aches and fatigue (not to mention misery). In fact, this flu season the Advisory Committee on Immunization Practices recommended that 261.5 million Americans get the vaccine. Forgot to get your flu shot? It's not too late. The vaccine is offered at least through February.

Be Cautious

The next-best way to prevent getting—and spreading—the flu is to take everyday precautions. These are the simple things that your parents told you to do, like washing your hands, covering your cough and sneezing into a tissue or your sleeve. And if you're sick, stay home.

Ask About Antivirals

If you do get the flu, see your physician right away and ask about taking an antiviral drug like Tamiflu® or Relenza®. These drugs can

help if you take them within 48 hours of getting sick. They also can be used as a preventive measure if you've been exposed to the virus and are at high risk of developing complications if infected.



Learn More

For additional information about seasonal vaccinations and antiviral drugs, plus tips and tricks for keeping your home germ-free, go to www.thrivent.com/magazine/links.

RMDs Explained

I think I'm required to take money from my retirement account at some point, even if I don't need the income. What do I need to do and when?

Joe Reilly, a Thrivent Financial for Lutherans representative in Worthington, Ohio, says:

The law requires you to take a minimum amount out of all of your retirement savings accounts (except Roth IRAs) starting the year after you turn age 70½. This is called your required minimum distribution (RMD). It's a way for the government to start collecting taxes on any money you've been saving in tax-deferred retirement accounts. RMD amounts vary widely depending on the balance of your accounts and your age. (For an RMD calculator, go to www.thrivent.com/magazine/links.)

Some investment management firms automatically withdraw your RMD and send it to you. Others do not. To make sure you're covered, meet with your financial representative when you turn age 70 and develop a plan for receiving your RMD. Also talk about how you'll use the money once it's in your hands, considering things like tax payments and estate planning.

For instance, you could use the money to buy a life insurance contract your family could use after your death to pay taxes on your retirement account balance. Another option is to purchase a life insurance contract and name your church as the beneficiary. Such charitable life insurance contributions offer a tax deduction that can essentially eliminate the taxes due on your RMD.

Please Note: Thrivent Financial for Lutherans and its respective associates and employees cannot provide legal, accounting, or tax advice or services. Work with your Thrivent Financial representative in collaboration with your attorney and/or tax professional for complete details.



Joe Reilly

At Home, In Church, Abroad

Meet other Thrivent Financial for Lutherans members joining forces and helping others.

by Donna Mulder

> Hurricane Cleanup

HOUSTON, TEXAS—Hurricane Ike left its mark on the Texas coast last September, but in the days and weeks that followed, Thrivent Financial for Lutherans representatives and members left their mark on the region as well, setting out into the communities they serve to help with cleanup.

David Newberry, a Thrivent Financial representative in the Houston area, found himself working in a couple different communities—raking yards, shoveling mud out of a garage and cleaning out houses, in some cases literally stripping them to the studs. “We had no power at the office, and we needed to be doing something,” Newberry says. “What’s better than serving people?”

Gregg Knudten, managing partner of the Texas Region of Thrivent Financial, and his wife, Debbie, drove nearly five hours from their home in the Austin area to Bridge City, where they joined other volunteers and homeowners in removing drywall and insulation from a home there.

“Eight of us attacked the house with vigor,” Knudten says. “We did a six-day job in seven hours, and when it was complete, we had truly made new friends. The home’s owners have no insurance and no idea what the Lord has in place for them next. We felt very blessed to have been given the chance to help at least one family.”

Other Thrivent Financial representatives and staff involved in the cleanup effort were Yvonne Dean, David Roach, Paul Sullivan, Shad Shreve, Hadyin Hughes, Larry Lafont, Lauren Saegert, Warren Holmes, Richard Simonds, Barry Yeats, Liana Crowe, Lyn Easley, Dave Kuhlmann, Jeff Bibler, Jerry Roth, Justin Edwards and Dee Terry.

Newberry has no regrets about how he spent his days following Hurricane Ike. “This is what we do,” he says. “We need to spend our lives investing in the lives of others. That’s called service. If you’re only in it for yourself, you’re missing out on some of the best parts of life.”



Top: Debbie and Gregg Knudten (left and center) and Warren Holmes working in Bridge City, Texas. Bottom: Gregg Knudten.

Financial Relief

Shortly after **Hurricane Ike** made landfall as a Category 2 hurricane on Sept. 13, 2008, Thrivent Financial for Lutherans called on chapters and members to help and allocated up to **\$500,000** to be used as supplemental funds to help those affected by the hurricane. As of Nov. 22, in the Texas Region alone, **66 fundraising activities** are planned through Thrivent chapters and at Lutheran congregations, raising more than **\$259,500**.

Getting Together

1. Coffee Break

JAMESTOWN/BEMUS POINT, NEW YORK—The coffee and sandwiches were quickly at the Chautauqua Rest Area along Interstate Highway 86 when the Chautauqua Chapter of Thrivent Financial for Lutherans, along with the Buffalo Military Order of the Purple Heart, Chapter 187, held a "coffee break" to raise money for wheelchairs at the Buffalo Veterans Hospital in Buffalo, New York. Free food and beverages were provided while donations were collected from people who stopped by. More than \$4,000 was raised during the daylong event, and Thrivent Financial added \$1,600, enabling the group to purchase 25 wheelchairs.



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3. Benefit Picnic

JACKSONVILLE, FLORIDA—A benefit picnic hosted by the Clay County and Jacksonville-First Coast chapters of Thrivent Financial raised nearly \$25,000 to help a local police officer shot seven times in the line of duty. Thrivent Financial representatives Adam Klohr, Barbara Jacobs and Dan Johnson contacted members and local businesses to collect food, paper products and funds. The picnic featured music from a local band and displays by the local SWAT team and fire department. While about \$10,000 was raised the day of the event, an outpouring of donations afterward brought the total to nearly \$25,000.

4. Taste of India

ALBANY, GEORGIA—"Experience South India," an evening including traditional South Indian cuisine and a presentation on the economies, architecture, philosophies and Christianity of South India, raised more than \$3,000 to help Dolly Satharla Krupavaram (inset below), who is recovering from lung surgery complicated by lupus. Krupavaram's family helped prepare the special meal and presentation, which was hosted by the Habitat Heritage Chapter of Thrivent Financial.



2. Playground Restoration

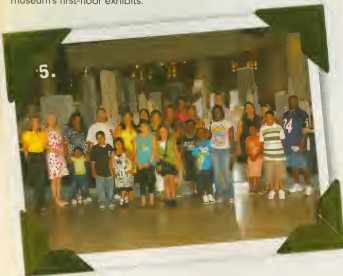
EUFULA, OKLAHOMA—The playground at the Eufaula Youth Emergency Shelter was restored and improved thanks to the work of Thrivent Financial members, the Eufaula Pride Youth Coalition and Good Shepherd Lutheran Church during a special Join Hands Day project. The group removed broken tree limbs and poison ivy from the area before restoring existing playground equipment and installing new equipment including swings, gliders and a basketball hoop. The Southeast Oklahoma Chapter of Thrivent Financial for Lutherans contributed nearly \$550 to the project, and Good Shepherd helped purchase some equipment.



4.

5. Museum Pass

CHICAGO—More than 600 Thrivent Financial for Lutherans members, financial representatives and guests from the Chicagoland Region of Thrivent Financial turned out for a "Night at the Museum" at Chicago's Museum of Science and Industry. The guest list for the Thrivent Financial social event included Chicagoland's 36 Thrivent Builds Homes partner families of the past four years. All enjoyed dinner, fellowship and exclusive access to the museum's first-floor exhibits.



6. Safety First

KINGSTON, NEW YORK—A representative of the City of Kingston Police Department presented identity theft protection tips during a special educational program for members and guests of the Hudson Valley New York Chapter of Thrivent Financial. Deb Kress, a local Thrivent Financial representative, organized the presentation, which was sponsored by the chapter and included dinner. Nearly 40 people participated in the event, which covered protecting oneself on the phone, via mail and email, and when traveling. Several participants shared their personal stories of identity theft.

7. Project Linus

LAS CRUCES, NEW MEXICO—Peace Lutheran Church was abuzz with activity as children and adults worked side-by-side to tag, bag and deliver 154 blankets that had been previously made for distribution through Project Linus, an organization that seeks to comfort children who are sick or otherwise in need by giving them blankets. At the event, children decorated hangtags, which were then attached to the blankets. Volunteers, including members of the Southwest New Mexico Chapter of Thrivent Financial, then bagged and delivered the blankets to local agencies for

NOW IT'S YOUR TURN.

Share a member event of your own with us!

Send a brief description and a photo, if you have one, to the address listed on page 3. Or, go to www.thrivent.com/magazine/stories.

distribution as needed. The event gave people without blanket-making skills a chance to be involved with the work of Project Linus.

8. Sock Hop

UPLAND, CALIFORNIA—Members of the West San Bernardino County Chapter of Thrivent Financial and Grace Lutheran Church have been warming hearts as well as feet with their annual sock hop. The event, which last year brought in 450 pairs of socks for needy children in Upland public schools, is an evening of food, fellowship and fun. Admission to the sock hop is one pair or one bag of new socks. No shoes are allowed on the dance floor, where a local DJ spins tunes. The next sock hop will take place in February. ■



Get Connected

What are chapters? They are local groups of members that plan and then carry out charitable, social and educational activities. All Thrivent Financial for Lutherans members belong to a chapter. To find yours, visit www.thrivent.com/magazine/links and click on Chapter Locator.

New at Heartwood

A fresh crop of educational programs is being offered at Heartwood Conference Center & Retreat, a place meant to benefit Thrivent Financial for Lutherans members and the Lutheran community in general. In fact, Thrivent Financial members receive a significant discount on program registration fees. Programs for 2009 include:

ALOA Lutherhostels:

Serving God, Country and Neighbor, May 24–29

Fall Colorama, Sept. 27–Oct. 2, Oct. 4–9 and Oct. 11–16

These events for adults age 50 and older showcase the beauty of northern Wisconsin and provide a program of Lutheran speakers, educational workshops, music and leisure time. They are offered in cooperation with the Association of Lutheran Older Adults.

Grace Place Retreats:

Lutheran Teachers and Spouses, July 20–24

Pastors/Professional Church Workers and Spouses, July 27–31

Participants learn new ways to be healthy in mind, body and spirit. These programs are offered in cooperation with Grace Place Retreat Ministries.

Laughter, Marriage and the Healthy Church: June 30–July 2

For Lutheran church workers and their spouses, this program



Attending an educational program at Heartwood offers the chance to meet and connect with other Lutherans.

combines training, current research and best practices in the nationwide healthy marriage movement with materials and presentations from the popular "Laugh Your Way to a Better Marriage" seminar by the Rev. Mark Gungor of Green Bay, Wisconsin.



For more information on these programs or Heartwood, go to www.thrivent.com/magazine/heartwood or call the Fraternal Service Center at 800-236-3736.

Teach Your Kids to Share



In conjunction with Financial Literacy Month, Thrivent Financial for Lutherans has established Teach Your Kids to Share Day on April 24. Thrivent Financial has partnered with the Association of Children's Museums to offer Parents, Kids and Money Matters®, a family-focused and values-based interactive workshop. Held at children's museums and other kid-friendly locations across the country, the event:

- Gives parents practical tips they can use to teach their kids about sharing, saving and spending.
- Fosters stewardship awareness and behaviors among parents and their kids.
- Allows family members to engage one another, members of other congregations and their communities.
- Helps families communicate their values and talk about money matters.



For more information, go to www.thrivent.com/magazine/links.

Brad Hewitt Promoted

Brad Hewitt has been promoted to senior executive vice president and chief operating officer at Thrivent Financial for Lutherans. Hewitt most recently served as senior vice



Brad Hewitt

president of Fraternal Operations for Thrivent Financial.

In his new role, Hewitt

is responsible for the day-to-day operations of the organization and its focus on delivering strong results in 2009 and beyond. Chairman, President and CEO Bruce Nicholson continues to be responsible for the long-term strategy for Thrivent Financial.

"Brad's experience as a former CFO and CEO and his knowledge of the financial services industry, the fraternal model and Lutheranism will help us as we continue to deliver the best results for our members," says Nicholson.



Learn more about Brad Hewitt at www.thrivent.com/magazine/links.

\$334 Million in Dividends Approved

At Thrivent Financial for Lutherans, when we do well, you do well. In 2008, we returned \$320 million to members through increased dividends on many of our insurance products. This was a sizeable increase over 2007. In 2009, we expect to pay \$334 million by building upon last year's dividend amount through the addition of dividends on most disability income insurance contracts and some term insurance contracts. Here are answers to common questions about dividends.

Q: Am I getting a dividend?

A: To receive a dividend, you must own an eligible insurance product. Such products this year include whole life insurance, most disability income insurance and some term insurance contracts. Dividends are shown on your contract's annual statement.

This year, many members will receive dividends on disability income insurance and term insurance contracts. If eligible, you will receive a letter announcing this near the contract anniversary date.

Q: How do I receive it?

A: When you first bought your contract, you decided how you would receive dividends. Some members choose to get a check delivered by mail, usually around the anniversary of when you bought your contract. Others use it to reduce a premium payment, purchase additional insurance (available on whole life insurance only) or leave it with Thrivent Financial to accumulate at interest.

Q: What if I own a product that doesn't pay a dividend?

A: In 2008, we passed along additional value to eligible members in two ways: lower insurance charges and improved interest rates. For many universal life insurance and variable universal life insurance contracts, insurance charges were reduced, and we foresee no pressure to increase these charges in 2009. There is some downward pressure on interest rates, so our credited rates may decline slightly.

What's a dividend?

A dividend is money paid annually to members who own certain insurance products. It may be paid out in the form of a check or it may be put back into the contract, depending on the method selected at the time of purchase. Dividends are not guaranteed.

Boomer Retirement Survey

In a national survey* of 947 U.S. adults, age 45 to 64, conducted for Thrivent Financial for Lutherans, 60 percent responded that they are optimistic about their personal long-term financial well-being. Nearly half of respondents (45 percent) with incomes less than \$25,000 expressed optimism about their long-term financial futures, while 61 percent of those earning \$25,000 to \$49,999 said they were optimistic about their finances.

Despite the positive long-term outlook, the survey also found:

- **3 in 5** Boomers are doubtful that their financial nest egg will last throughout their retirement, particularly given the latest market volatility.
- **3 in 5** Boomers are either not confident that they have the proper financial strategy in place to survive the economic roller coaster (22 percent) or are unsure of their current financial strategy (40 percent).
- **Only 3 out of 10** reported working with a professional financial representative to assist them with their finances.
- **More than half** of all Boomers (54 percent) expect they will have to delay retirement as a result of market volatility.

"Despite the urge to hit the panic button, Boomers need to remember that their retirement will last longer than that of their parents," says Jane Zilch, vice president of Distribution Strategy Programs at Thrivent Financial. "Protect yourself now, but don't lose sight of longer-term goals."

*Data for this survey was collected via eNation online interviews by Synovate. Interviewing took place Oct. 20–23, 2008, among a nationwide cross section of 947 U.S. adults age 45 to 64, of whom 47 percent were male and 53 percent were female.

Learn More

Watch for details on your contract's annual statement or contact your Thrivent Financial representative for more information. Additional questions will be answered in the Spring 2009 issue of *Thrivent* magazine.

PS138V8

How license plates and empty tanks of gas can be powerful reminders of God's hand at work.

by Regina Law Smith

I ALWAYS HAVE BELIEVED that God provides everything we need. He may not answer our prayers in the ways we want or on the timelines we expect, but He *does* answer. And every now and then, in the midst of daily life, we are allowed a powerful glimpse of our Father's hand at work.

I've certainly seen His hand in my life. One morning on my way to work, I was troubled and crying so hard I was heaving. Suddenly, a car swerved in front of me. I can't tell you the make, model or color of the car, but I'll never forget the license plate: PS138V8—Psalm 138, Verse 8—which says, "The Lord will perfect that which concerns me" (KJV). Well, what else could I do but dry my eyes, blow my nose and give a prayer of thanks to God?

He is present in the workplace, too. My niece, a single mother of two, arrived at work not long ago with her gas tank on empty. "OK, God," she prayed at her desk. "You promised to take care of my needs, and I need gas!" Before my niece could complete her prayer, a coworker asked for a lift home that entire week. In exchange? The coworker offered to fill up the gas tank.

God has been active in my coworkers' lives, as well. When I was on an out-of-town training assignment, a colleague became disoriented. Two other coworkers took her to the emergency room—one who recognized her symptoms as those of a stroke and another who knew just where to find the nearest hospital. My ailing colleague made a full recovery and says we were her "angel family" placed by God in her path that day.

And it warmed my heart recently to receive this voice message from a grown son: "God works in mysterious ways," he said. "I had been praying for some extra money for my business license and insurance, with no idea where it was going to come from. Today, I went to the mailbox and found a check for \$2,000 from online classes I had dropped weeks after the refund date. But somehow, some way the refund was processed and sent to me. Prayer

is an amazing, amazing thing!" The assurance that your children know God provides is priceless.

I was most aware of God providing for my needs one December long ago. It was one of those months when there was more month than money, and I knew with Christmas just a week away I wouldn't have the means to buy presents for my young sons. I spent the night pondering ways to help them understand that the birth of Jesus Christ is the true meaning of Christmas and the only gift we need.

The next morning, a friend from church called and said, "Just hear me out. My husband and I want to give you \$250 to help with Christmas for your boys." Through my tears I whispered "thank you" to my friend—and to my Father.

It was I, not my sons, who needed to understand the true meaning of Christmas that year. I was reminded in a powerful way that God knows our needs more than we do. And, through the birth of Jesus Christ, He has a divine plan to provide for all of them—sometimes in ways that are beautifully clear to our humble human hearts. ■



Regina Law Smith, a family advocate, is a Thrivent Financial for Lutherans member and volunteer leader residing in northwest Georgia with her husband, Charles.

Call for Entries

Thrivent Financial member Regina Law Smith shares her insights here. And you can, too! If you have a passion for writing, tell us your inspirational story in 500 words or less. Then, send your entry to the address noted on page 3. Select excerpts will run here and online at www.thrivent.com/magazine. All entries are subject to editing. None will be returned.

Can a pig teach your kids to share?

Find out on April 24, National Teach Your Kids to Share Day. This interactive event brings parents and children ages 6–10 together for fun and learning. Explore unique ways your kids can share, save and spend. Discuss the importance of being responsible with money. Build a financial foundation for your children that will last a lifetime.

Learn more at Thrivent.com/shareday or call 800-236-3736.



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¹You must deposit \$25 to open this account. An active Thrivent Rewards Checking account with direct deposit is required to open all accounts.

²FDIC deposit insurance has been temporarily increased from \$100,000 to \$250,000 per depositor through Dec. 31, 2009.



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